

# Housing Benefit

**I**f you have Parkinson's, you might be worried about how you'll manage financially. But there is financial support available, so it's important to find out what benefits you're entitled to.

**This sheet explains what Housing Benefit is, who qualifies and how you can claim.**

## What is Housing Benefit?

Housing Benefit helps people pay their rent.

For people under Pension Credit qualifying age, Housing Benefit is being phased out and replaced by a new benefit, Universal Credit.

The qualifying age reached 65 in November 2018 and will then increase to 66 by October 2020, in line with State Pension age.

If you're already receiving Housing Benefit, you'll be moved, at some point, over to Universal Credit.

You can't get Universal Credit if you're living in temporary or supported housing. In this case you will still need to apply for Housing Benefit, no matter what your age is.

**Find out more:** [see our information on Universal Credit.](#)

If you're over Pension Credit qualifying age and need help to pay your rent, you should continue to claim Housing Benefit.

## Do I qualify for Housing Benefit?

To qualify, you need to be responsible for paying the rent on your home. If you live with a partner, only one of you can get Housing Benefit.

For most new claims only those over pension age can now apply for Housing Benefit.

If you have an existing claim and you're below pension age, you'll stay on Housing Benefit until you're transferred across to Universal Credit. You'll also remain on Housing Benefit if you have an existing claim and you receive Pension Credit. And if you live in supported or temporary accommodation, you can claim Housing Benefit no matter what age you are.

If you claim Housing Benefit at pension age, and you have no other means-tested benefits, and you have a partner that is younger than you, you'll need to claim Universal Credit, unless an exemption applies (for example, you live in supported or temporary accommodation). However, if you're the younger partner, you can claim Housing Benefit.

You can't usually get Housing Benefit if you live in a close relative's home. You also can't normally claim it if you're a full-time student, unless you've been awarded Personal Independence Payment or Disability Living Allowance.

You also won't qualify if you have savings of more than £16,000, unless you're receiving Guarantee Credit or Pension Credit.

You must also receive one of the following 'passporting' benefits to qualify: income-related Employment and Support Allowance, income-based Jobseeker's Allowance, Income Support or the Guarantee Credit or Pension Credit, or you must have a fairly low income.

## How do I claim Housing Benefit?

If you're claiming a 'passporting' benefit (see above) over the phone, you can claim Housing Benefit at the same time. Otherwise, you should apply for Housing Benefit using a claim form that you can get from your local council. Check whether your council accepts Housing Benefit applications by phone or online.

You may find it helpful to photocopy any completed claim form before you send it off. This might help to prevent any problems in the future. If you need help with your claim, contact Citizens Advice or your local Law Centre or Housing Advice Centre.

## What if I disagree with the decision?

Your local council (or the Housing Executive in Northern Ireland) will assess your claim for Housing Benefit and make a decision on whether you qualify or not. If you disagree with their decision, you should ask them to look at it again.

You might also be able to appeal their decision to an independent appeal tribunal. Your local council will give you details about this. Speak to Citizens Advice or your local Law Centre or Housing Advice Centre, who may be able to help you to appeal.

## How much is Housing Benefit?

### Eligible rent

Housing Benefit is based on your weekly 'eligible rent'.

If you live in a council or housing association property, your eligible rent is normally your actual rent, minus any amounts that Housing Benefit cannot cover, such as charges for heating, water or meals.

However, deductions may apply to working-age tenants who are considered to have one or more spare bedrooms (the so-called 'bedroom tax').

If you've been living in privately rented accommodation since before April 2008, your eligible rent is your actual rent, minus any amounts that Housing Benefit cannot cover (as above).

The council will also look at whether the amount of rent you pay is reasonable for your particular home and the area you live in, and whether your home is a reasonable size for you and your family. There are special rules if you're single and under 25.

If you have moved in to, or claimed Housing Benefit for, private accommodation after April 2008, your eligible rent will not be based on your actual rent but on a fixed amount, called the Local Housing Allowance (see below).

### The Local Housing Allowance

The Local Housing Allowance is a flat-rate allowance and the amount set depends on the area you live in and who you live with. Allowance will be made if you have a carer who regularly provides overnight

care for you but does not normally live with you.

The amount of rent you pay doesn't affect the level of Local Housing Allowance set for you (although the Local Housing Allowance cannot be more than your actual rent).

### How Housing Benefit is calculated

If you're on income-related Employment and Support Allowance, Income Support, income-based Jobseeker's Allowance or the Guarantee Credit of Pension Credit, the Housing Benefit will cover all your eligible rent.

If you're not eligible to one of these benefits, the council will work out how much you're entitled to by applying a means test. This is where the council looks at your circumstances, such as your age, your family and the level of your disability.

The council will consider any money you (and your partner, if you have one) have coming in, including earnings, certain benefits, tax credits and things like occupational pensions. Any savings (including your partner's savings) over £6,000 will affect how much Housing Benefit you can get.

When this is all taken into account, the council will make deductions for any non-dependants living with you.

### Non-dependants

A non-dependant is someone who normally lives in your home on a non-commercial basis – usually an adult son, daughter, friend or relative – who would be expected to contribute towards your rent.

The amount deducted from your Housing Benefit will depend on the non-dependant's income. Such a deduction will not be made if you (or your partner, if you have one) receive Attendance Allowance, Disability Living Allowance care component, Personal Independence Payment daily living component or Armed Forces Independence Payment. A deduction will also not be made if you or your partner (if you have one) are certified as severely sight impaired or blind.

The circumstances of the non-dependent can also mean there's no non-dependent deduction at all. If the non-dependent receives certain means-tested

benefits, are staying in hospital for more than a year, are in full-time student (in some cases) or is under the age of 25, there may be no deduction. For more information, contact the Parkinson's UK helpline on **0808 800 0303**.

### The benefit cap

A 'benefit cap' limits the total amount of out-of-work and children's benefits that you can get. If this cap applies to you, your Housing Benefit will be reduced to ensure that the total amount of benefit you receive is not more than the cap level.

The cap varies according to your circumstances, and whether or not you live in Greater London.

- In Greater London, the cap is £296.35 a week for single people and £442.31 a week for single parents and couples (with or without children).
- Outside Greater London, the cap is £257.69 a week for single people and £384.62 a week for single parents and couples (with or without children).

You'll be exempt from the cap if you or anyone in your household is getting certain disability or health-related benefits, such as Disability Living Allowance, Attendance Allowance, Personal Independence Payment, Employment and Support Allowance with the support component or Industrial Injuries Disablement Benefit.

You'll also be exempt if you're a Carer, receive Guardian's Allowance, War Pensions or work 16 hours a week or more and are entitled to Working Tax Credit or Universal Credit earning at or above the National Living Wage.

### How will I be paid Housing Benefit?

If you pay rent to your council, Housing Benefit is given as a rebate towards your rent account. In any other case, Housing Benefit is normally paid straight into your bank account, but it can also be paid by cheque. Sometimes it can be paid straight to your landlord. Ask your council about this.

### What are Discretionary Housing Payments?

These are extra payments that are administered by the council but are not part of Housing Benefit.

Discretionary Housing Payments can only be given to people who qualify for at least some Housing Benefit.

You can claim for these if there's a gap between the eligible rent you have to pay and the amount of benefit you get to cover it.

The payments can help, for example, if your rent has been reduced because of Local Housing Allowance restrictions or if you're affected by the so-called 'bedroom tax'.

Your council can give you a form to apply for a Discretionary Housing Payment, or you can write a letter requesting it.

If you have a disability, this can be considered when a council decides whether you qualify for a Discretionary Housing Payment. So it's important to give details of any disability needs you may have.

If you aren't given Discretionary Housing Payments, there is no right to appeal, but you can ask a council to look at a decision again.

To find out more, see the Disability Rights UK factsheet Discretionary Housing Payments, available at [www.disabilityrightsuk.org/discretionary-housing-payments-your-rights-explained](http://www.disabilityrightsuk.org/discretionary-housing-payments-your-rights-explained)

## What if my circumstances change?

It is always important to provide full, accurate information to benefits offices, and to let them know if your circumstances change.

If you don't do this your benefits may be stopped, you may receive demands for repayment, or you may face prosecution.

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## More information and support

You can call our free confidential helpline for general support and information. Call **0808 800 0303** (calls are free from UK landlines and most mobile networks) or email **hello@parkinsons.org.uk**.

Our helpline can put you in touch with one of our Parkinson's local advisers, who give one-to-one information and support to anyone affected by Parkinson's. They can also provide links to local groups and services.

Our website **parkinsons.org.uk** has a lot of information about Parkinson's and everyday life with the condition. You can also find details of your local support team and your nearest local group meeting at **parkinsons.org.uk/localtoyou**

Visit **parkinsons.org.uk/forum** to chat to other people with similar experiences on our online discussion forum.



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## Housing Benefit (WB13/2019)

Do you have any feedback about this information? Your comments will help us ensure our resources are as useful and easy to understand as possible. Please return to **Information Content team, Parkinson's UK, 215 Vauxhall Bridge Road, London SW1V 1EJ**, or email **publications@parkinsons.org.uk**. Thank you!

### 1. Please choose the option that best fits you.

- I have Parkinson's and was diagnosed in   I care for someone with Parkinson's  
 I have a friend or family member with Parkinson's  I'm a professional working with people with Parkinson's  
 Other (please specify)
- 

### 2. Where did you get this information from?

- GP  Specialist  Parkinson's nurse  Parkinson's UK local group  Parkinson's UK local adviser  
 Ordered directly from us  Call to the helpline  
 Other (please specify)
- 

### 3. Has it answered all your questions?

- Yes, completely  Yes, mostly  Not sure  Partly  Not at all

### 4. How easy was it to understand?

- Very easy  Easy  Not sure  Quite difficult  Very difficult

## Parkinson's nurses

Parkinson's nurses provide expert advice and support to people with Parkinson's and those who care for them. They can also make contact with other health and social care professionals to make sure your needs are met.

The role of the Parkinson's nurse varies. Each will offer different services, aiming to meet local needs. Some nurses are based in the community, whereas others are based in hospital settings.

Many Parkinson's nurses are independent prescribers. This means they can prescribe and make adjustments to medication, so someone with Parkinson's doesn't always need to see their specialist for changes to or queries about their Parkinson's drugs.

Parkinson's nurses may not be available in every area, but your GP or specialist can give you more details on local services.

You can find out more at [parkinsons.org.uk/nurses](https://parkinsons.org.uk/nurses)



### 5. Has it helped you manage your condition better, or make choices that have improved your life in some way?

It helped a lot  It helped a little  No change  It didn't help  It made things worse

### 6. What is your ethnic background?\*

Asian or Asian British  Black or Black British  Chinese  Mixed  White British  White other  
 Other (please specify)

\*We ask about your ethnicity to ensure our information is reaching a broad range of people. However, this question is optional.

### Want to hear more from us?

I would like a response to my feedback  I would like to be a member of Parkinson's UK  
 I'm interested in joining the Information review group, to offer feedback on Parkinson's UK information

**If you've answered yes to any of these options, please complete your details below.**

Name

Address

Email

Telephone

**How would you prefer us to contact you?**  Email  Post  Phone

We will not pass on your details to any other organisation or third party. To find out more, read our privacy policy at [parkinsons.org.uk/termsandconditions](https://parkinsons.org.uk/termsandconditions)

## Thank you

Thank you to benefits specialist Barbara Knight for helping to update this information.

## Can you help?

At Parkinson's UK, we are totally dependent on donations from individuals and organisations to fund the work that we do. There are many ways that you can help us to support people with Parkinson's. If you would like to get involved, please contact our Supporter Services team on **0800 138 6593** or visit our website at [parkinsons.org.uk/donate](https://parkinsons.org.uk/donate). Thank you.

## Our information

All of our most up-to-date information is available at [parkinsons.org.uk/information-support](https://parkinsons.org.uk/information-support). If you'd prefer to read one of our printed leaflets or booklets, find out how to place an order at [parkinsons.org.uk/ordering-resources](https://parkinsons.org.uk/ordering-resources) or by calling **0300 123 3689**.

We're the Parkinson's charity that drives better care, treatments and quality of life.

**Together we can bring forward the day when no one fears Parkinson's.**

Parkinson's UK  
215 Vauxhall Bridge Road  
London SW1V 1EJ

Free confidential helpline **0808 800 0303**  
(Monday to Friday 9am–7pm, Saturday 10am–2pm).  
Interpreting available.

NGT Relay **18001 0808 800 0303** (for use with smart phones, tablets, PCs and other devices). For more information see [www.ngts.org.uk](https://www.ngts.org.uk)

[hello@parkinsons.org.uk](mailto:hello@parkinsons.org.uk)  
[parkinsons.org.uk](https://parkinsons.org.uk)

We make every effort to ensure that our services provide current, unbiased and accurate information. We hope that this will add to any professional advice you receive and help you to make any decisions you may face. Please do continue to talk to your health and social care team if you are worried about any aspect of living with Parkinson's.

If you'd like to find out more about how we put our information together, including references and the sources of evidence we use, please contact us at [publications@parkinsons.org.uk](mailto:publications@parkinsons.org.uk)

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