

## Non-Dependents

A non-dependent is an **adult who lives in your home** but is not your partner, wife or husband, isn't a joint-tenant, or a lodger/boarder.

An example would be your grown-up child, other relation or a friend who lives with you.

Your **benefit for housing costs is cut** because the non-dependent is assumed to pay something towards these, even if they pay less or nothing! There are **no deductions** for people on **Pension Credit**, for **students** or **young people under 25 not in work**, or if you or the non-dependent get certain **disability benefits**.

Universal Credit reduces your housing costs element by **£75.53 per month** for each non-dependent who counts, whatever they earn.

In Housing Benefit, the deductions for working non-dependents range from **£15.95 per week** for someone earning **less than £149 per week** before tax, to **£102.85 per week** if their earnings are **over £469 per week**. If you have a well-paid non-dependent, you might be better off on Universal Credit. Get a benefit check.

Sometimes, the non-dependent deduction will be higher than your housing costs element or Housing Benefit and you will not get help with your rent.

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

## If you have a mortgage

If you have a mortgage and you get Universal Credit, Income Support, Income-based Jobseeker's Allowance or Income-related Employment and Support Allowance you, you can ask for help from the **Support for Mortgage Interest (SMI)** scheme.

Payments from SMI are a **secured loan** and have to be **paid back with interest** when your home is sold, so get financial advice before signing up to SMI.

The amount you get probably won't cover your full mortgage interest. Payments are based on a standard interest rate, rather than what you are charged by your lender.

You **cannot get help** from this scheme if you **receive Universal Credit and have earnings**.

Instead, you get a higher UC work allowance, if you qualify for one, if you don't claim help with rent.



For more information go to [www.citizensadvice.org.uk](http://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

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## Benefits to help with Housing Costs

### Means-tested Benefits No. 16



## If you Rent your Home

There are two benefits for working-age people that help with the cost of rent. You do not have to be out-of-work to claim these benefits, but they are means-tested.

Working age people cannot claim help with housing costs if they have more than £16,000 in savings or capital.

### Universal Credit (UC)

This is the usual option if you are making a [new claim](#). If you include details of your rent when you make your claim, your benefit will be worked out with a [housing costs element](#).

Usually, any help towards your rent is [included with your monthly payment](#), and [paid to you](#).

If you have rent arrears or are likely to get into arrears due to special circumstances, you can ask for an [Alternative Payment Arrangement](#) to pay the rent element of your benefit direct to your landlord. If your arrears are very high and you might be at risk of court action, your landlord can ask to be paid direct.

### Housing Benefit (HB)

This is claimed from your local Council. If you have a claim running now, you can stay on Housing Benefit, but most working-age people cannot make new claims for this benefit.

If you [rent from the Council](#), your Housing Benefit is usually [credited to your rent account](#).

If you are a private tenant, you can choose whether to have your benefit paid to you or direct to your landlord.

## 'Specified Accommodation'

If you live in a [hostel](#), [refuge](#) for those fleeing domestic violence, or some other special types of housing, you may have to claim Housing Benefit for your rent even if you get Universal Credit. Your housing provider or support worker will tell you if this applies to you.

### How much will you get?

Both Universal Credit and Housing Benefit compare the amount of money you and your family have coming in with an amount the Government say you need to live on, called your [applicable amount](#).

Housing Benefit [reduces by 65p for each £1](#) you have over your applicable amount.

Universal Credit [reduces by 63p in the £1](#) if you have [earned income](#) over your maximum Universal Credit level, but takes away [unearned income pound for pound](#).

### Rent Restrictions

If you have less than your applicable amount, you will get maximum help with your rent, although that might not be the full amount. There are limits on the benefit you can get for rent.

Your HB or UC can be reduced if the rules say your home is bigger than you need, or if the rent is too high. Your HB or UC might also be reduced due to the Benefit Cap.



## How many rooms do I need?

The regulations allow a [bedroom](#) each for:

- A single person over 16
- A couple
- Any two children under 10
- Two boys or two girls, up to age 16
- A disabled adult member of a couple or a child who cannot share due to disability.
- An overnight carer for a disabled person.

[Extra rooms](#) can be allowed in some other special circumstances, so always get advice about the size of home you are allowed.

### The Bedroom Tax

[Council and Housing Association tenants](#) whose home is 'too big', based on these rules, have their UC or HB reduced by [14%](#) of their rent for [one spare room](#) or [25%](#) for [two or more](#).

### Local Housing Allowance (LHA)

[Private tenants'](#) rent is restricted to a level based on the size of home they need. For example, a [couple without children](#) have their housing costs limited using a maximum rent of [£86.30 per week](#), the LHA for a one-bedroom home in North Staffordshire, even if their actual rent is higher. If children or other people live with you, you are allowed more than this.

### The Shared Accommodation Rate

If you are [under 35 and single](#), you usually get no more than [£60.95 per week](#) in this area. There are [exceptions](#), so ask for more advice.