

Help to pay your rent



Help to pay your rent and council tax

You may be able to get help to pay your housing costs through:

- Housing benefit / Local Housing Allowance
- Discretionary Housing Payment (DHP)
- Universal Credit
- Council tax support
- Budgeting loan

Housing Benefit

You may be eligible to claim housing benefit to help towards your rent if you're on a low income or benefits. If you make a claim for other benefits such as Income Support, Jobseekers Allowance, Employment and Support Allowance or Pension Credit with the Job Centre Plus or the Pension Service you may be asked if you also wish to claim Housing Benefit.

How much benefit will I get?

Housing Benefit and Council Tax Support are means tested so your entitlement depends on how much money you have coming in, compared to your circumstances. There is a [Benefit Calculator](#) on Exeter City Council's website which can help you calculate the amount you would be eligible for based on your circumstances.

The gov.uk website also offers an [independent benefits calculator](#) to help you find out what benefits you could get, how to claim them and how your benefits would be affected if you start working. In order to use the calculators you will need detailed information about your income (including your partner's), outgoings (rent, childcare, repayments etc.), savings, benefit payments (including those living with you), pension (including those living with you), and Council Tax bill.

Applying for Housing Benefit

It is important that you submit a claim for Housing Benefit as early as you can to avoid delays in payments being made.

If you haven't claimed Housing Benefit through the Job Centre Plus or the Pension Service then you can claim directly through Exeter City Council. Completing the Housing Benefit [online Claim Form](#) is the quickest ways to apply for Housing Benefit and/or Council Tax Support. The form will also ask you for the Evidence and Proofs you will need to provide with your claim so have these available.

Discretionary Housing Payments (DHP)

If Housing Benefit or Universal Credit (with the housing element) does not fully cover your rent you may be able to apply for a Discretionary Housing Payments (DHP).

Council Tax Support

Working age people will have to pay something towards their council tax bill. The new system is means tested and compares an applicant's income and capital against an assessment of their needs. To get Council Tax Support all individuals must not have capital savings above £6,000.

If you receive Council Tax Support and you are in a vulnerable financial situation you may also be able to receive short-term assistance from our Exceptional Hardship Fund (EHF) to cover the shortfall between Council Tax liability and payments of Council Tax Support.



Local Welfare Support

Local Welfare Support is intended to help those who have low income and facing a short-term crisis. It is for immediate support where you or a member of your family would be severely disadvantaged if your immediate needs are not met. This can include help with gas and electric and or referral to Exeter Foodbank.

Further details on the council's Local Welfare Support Scheme can be found by calling 01392 265808 and applications have to be made via Exeter City Council.

Exeter City Council will look at your claim circumstances and decide if you meet the criteria for help. It is important that you have no other means of finance to qualify for the scheme. Support may take the form of money management and budgeting advice.

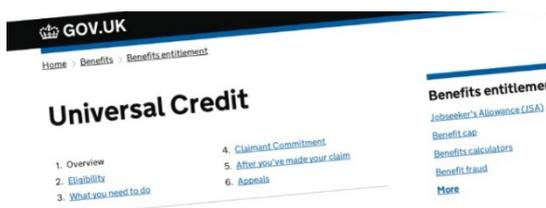
Universal Credit (UC) - Housing Benefit Reform

Universal Credit is a new benefit that is being introduced in stages between 2013 and 2017 across the UK.

Universal Credit (UC) is the new benefit for people of working age, designed to top up their income to a minimum level. It will eventually replace benefits for people who are out of work and tax credits for people in work. UC will replace the following benefits into a single payment:

Tenants will eventually all claim UC instead of Housing Benefit. UC payments will be paid every month in arrears directly to the tenant.

There may be some circumstances when rent payments can be made direct to a landlord via an 'alternative payment arrangement' that Jobcentre Plus can arrange. For example if a claimant would be at risk of losing their home because of existing rent arrears.



- Housing Benefit
- Income Support (IS)
- Jobseekers Allowance (JSA)
- Employment and Support Allowance (ESA)
- Child Tax Credit and Working Tax Credit
- Budgeting Loans

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Budgeting Loan

If you are claiming certain benefits you may be able to access a budgeting loan. Budgeting loans are for those who face large unaffordable costs such as rent in advance and removal costs.

Budgeting loans are interest-free loans and therefore a more affordable solution than most forms of borrowing. You have 2 years to pay back what you borrow with a fixed amount taken from your benefits until the loan is repaid. This is a limited pot of money and once the budget has been spent no more loans will be available. The amount you can apply for will depend on your personal circumstances and you, or your partner, must have been claiming Income Support, Pension Credit, Jobseeker's Allowance or Employment and Support Allowance for at least 26 weeks. You must still be getting one of these benefits when your application is assessed.

However you pay your rent it is important to keep a record of what and when you pay, to whom and keep records of these payments e.g. bank statements

Register for an account

It is free and easy and will allow you to view online details for Council services such as Council Tax, Housing Benefit and Council Tax Support. You can register now at www.exeter.gov.uk