

# Cost of Living Housing Support

October 2023

## Discretionary Housing Payment

This scheme is run by the Housing Executive and allows them to provide additional help when your Universal Credit or Housing Benefit does not cover the full cost of your rent.

It is intended to help tenants living in the private rented sector sustain their tenancy and prevent homelessness. Each claim is considered on a case-by-case basis and you must meet certain eligibility criteria. Beware of the recent changes due to budget cuts.

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## Lone Pensioner Allowance

If you are aged 70+, live alone and you pay rates you may qualify for a reduction of 20% on your rates.

You may still qualify for the allowance even if you don't live alone and it is best to look at the list of exceptions.

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## Universal Credit Housing Costs

Universal Credit is replacing Housing Benefit for people of working age and as part of your award you could be eligible for help with your rent.

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## Rate Rebate

You can claim Rate Rebate and get backdated payments for up to three months after you start getting Universal Credit.

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## Support For Mortgage Interest

If you're a home owner and receive certain income-related benefits, you may be able to get help towards mortgage interest payments. However, please note it is a loan and must be repaid.

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## Housing Benefit

This benefit can help pay the rent and rates on your home if you are on a low income. You must (and your partner) be of pension age, live in sheltered housing or live temporary housing, and be liable for paying rent or rates on your property. However, be aware that Universal Credit is replacing Housing Benefit for working age people.

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## Rate Relief Scheme

This scheme reduces the costs of rates for people on low incomes (including pensioners) who are receiving no help or partial help with rates through the Housing Benefit Scheme. You may qualify for assistance if you have a low income, and for those who are...

- **Under Pension Age**

You and your partner's total capital and savings do not exceed £16,000.

- **A Pensioner**

You have savings of up to £50,000.

\*You are unable to make a new claim if you are working age or on Universal Credit.

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## Disabled Person's Allowance

This scheme is run by the Land & Property Service and provides a 25% reduction in rates when a property has been suitably adapted for the benefit of a disabled person living in the property.

There must be a clear link between how the property has been adapted and the person's disability. Examples include adding an extra kitchen for the person with a disability or an extra bathroom.

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