

Paperweight Perspective

Help with housing costs



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With energy costs having soared, the media is filled with stories about people on limited incomes desperately

needing help with their gas and electricity bills. Increasing rates of inflation have made people concerned over their rising weekly supermarket bills. The other area of major expense for many of us is our monthly rent. Whether or not rates also increase, we still need to find a way to pay and this may be our biggest worry. We can cut down on food and we can heat our home a little less, but we must pay for the roof over our head; otherwise rent arrears will mean the threat of legal action and even eviction.

There is help available from the welfare system to assist with the rent if you are on a low income – through Universal Credit or from the local authority in the form of Housing Benefit. But this will not necessarily cover all the rent. Renting

from social housing organisations or the local authority usually means the tenant is secure and that the figure is set at a reasonable level. That does not avoid finding oneself in more straightened financial circumstances, which may mean that the rent is difficult to pay.

Many people find themselves with a property that has more bedrooms than they actually need. They have been renting the family home for many years, but now that the children are gone, they find that they are penalised by the so-called bedroom tax, so they lose a proportion of their Housing Benefit. It may be that the only solution is to move to something smaller and they have requested a transfer from their landlord to a smaller property

– but that takes time, is an upheaval and the landlord has to have a smaller property available.

People renting in the private sector may have rents that are higher than those in Housing Association properties. They are able to claim whatever help Housing Benefit may offer but this is restricted to the Local Housing Allowance for their area. This is a rental figure for a property which is the required size, and assessed by the authorities as reflecting the general rents in your area. As with the 'bedroom tax' the allowance is based on how many bedrooms are officially required. A couple will only need one bedroom, so the Local Housing Allowance available to them is that set for a one bedroomed property.

So, a couple who have rented a three bedroomed house, from a private landlord, whose children have now left home, may find their Housing Benefit restricted to the level for a one bedroomed flat. They may well have a shortfall between their rent and the Housing Benefit they receive. They cannot move immediately, much as it makes financial sense as much as they would like to. What happens next is they fall into arrears quickly and their landlord presses for payment. One place they can turn to is their local authority for short term help in the form of Discretionary Housing Payment. This is assistance of a temporary nature, designed to get the tenant through a period of difficulty while looking to a more permanent solution. But not everyone who applies will get the assistance they need – it is 'discretionary' and the local authority's budgets are always under strain.

The application may be daunting but tackling complex challenges is at the heart of what Paperweight does. No-one can guarantee that the local authority will help but Paperweight can provide the guidance necessary to get the process started.

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