



Leaflet MCL8

Help with Rent for Young People



Leaflets and where to get them

All of these leaflets are available free of charge. You can get them from the One Stop Shops, Citizen Advice Bureaux and libraries. You can also download copies on www.knowsley.gov.uk.

For your ease, all of the leaflets have a reference to identify them:

- MCL1** Starting Work
- MCL2** Help with Rent
- MCL3** Help with Council Tax (a guide to Council Tax Benefit)
- MCL4** How to claim Housing Benefit & Council Tax Benefit
- MCL5** Help with Disputing a Benefit Decision
- MCL6** Housing Benefit information for Private Landlords
- MCL7** Discretionary Housing Payments - Housing & Council Tax Benefit
- MCL8** Housing & Council Tax Benefit for Young People
- MCL9** Council Tax Discounts (including Disabled Relief)
- MCL10** A guide to Housing Benefit, Council Tax Benefit & Council Tax for Students



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1. How do I claim help with paying my rent?

If you want to claim help with paying your rent, complete a benefit claim form. You can pick up a form at any of the One Stop Shops, or you can call our Contact Centre; details are at the back of this leaflet. You can also download a form from our website.

If you claim Jobseeker's Allowance, Income Support, or income-related Employment and Support Allowance, you will be asked if you want to claim Housing and Council Tax Benefit at the Jobcentre Plus.

Generally all part-time students can claim Housing Benefit. If you are a single full-time student, you will not be able to claim Housing Benefit unless you are disabled or you have children. Further information is available in our leaflet "A guide to Housing Benefit/Council Tax Benefit and Council Tax for Students".

2. Can someone help me fill in the form?

Yes, call in to any of our One Stop Shops and advisors can help you complete and check your form. They will also copy any documents you have with you.

3. What information will I have to give?

You may have to show original documents of the following:

- Proof of your identity
- Proof of your National Insurance number
- Full details of all income you receive
- Details of all savings and investments you may have
- Details of others living in the household
- Details of your rent.

4. Will you pay all of my rent?

Often young people do not receive enough Housing Benefit to cover all of their rent. This could be because:

- Your income is higher than the minimum government level, which is called an applicable amount, so your Housing Benefit is reduced
- Your rent is restricted to the shared Local Housing Allowance rate because you are single, without dependant children and aged under 25. (Aged, under 35 from April 2012).

Details of Local Housing Allowance rates are available on our website or at our One Stop Shops. Local Housing Allowance will only apply if you rent from a private landlord. It does not include Housing Associations, or Registered Social Landlords.

5. Can my income affect the amount of Housing Benefit I receive?

If you receive Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, you will normally get maximum Housing Benefit.

If you are working or receive any other type of benefit, the amount of Housing Benefit you get will be based on your income and any savings. Your benefit is worked out by comparing your total net weekly income with your applicable amount; this is the amount the government, say you need to live on.

If your income is less than or the same as your applicable amount you will get the full amount of Housing Benefit.

6. Can I find out if I can afford the rent before I move?

If you are thinking of renting from a private landlord who is not a Housing Association or Registered Social Landlord and you intend to claim Housing Benefit it will be worked out using Local Housing Allowance rates.

These rates are based on the number of bedrooms you need. You can find out what rate we will use to work out your benefit from our website, or any of our One Stop Shops.

7. Can my age affect the amount of Housing Benefit I receive?

Most single people under the age of 25 will have their rent limited to a shared Local Housing Allowance rate or a single room rent, even if they live in a flat or house. This figure is based on valuations for single room accommodation with shared use of bathroom and kitchen facilities. This figure will be used if you are:

- Under 25 years old, single and not responsible for children, and
- Renting the property from a private landlord.

If you are disabled or have recently left local authority care, your Housing Benefit may not be worked out using the shared Local Housing Allowance rate. For further information contact us.

8. How will my Housing Benefit be paid?

Your Housing Benefit will be paid direct to you every two weeks into a bank or building society account. It will be up to you to make sure you pay your rent to your landlord. We will only pay your benefit straight to your landlord if we think you will have difficulty managing your rent, you are 8 weeks or more behind with your rent or you are having arrears of rent paid back to

your landlord from your social security benefits. We may ask you to give us reasons and evidence as to why we should pay your landlord.

If you do not have a bank account, you will need to open one. There is a leaflet which will help you, "A Guide to Basic Bank Accounts" which you can pick up from the One Stop Shops and from our website.

When you have a bank account, you will be able to set up a standing order to your landlord to pay your rent. This is a simple way of making sure your rent gets paid. If you are not able to open a bank account you will need to contact us.

If you rent from a Housing Association or Registered Social Landlord you can choose to have your Housing Benefit paid either:

- Directly into your bank account every two weeks
- Directly to your landlord every four weeks.

9. What if my circumstances change?

If there is a change in your income, rent or household circumstances you must tell us straight away or you may lose benefit. If the change gives you more benefit, but you did not tell us within one month of it happening, your benefit will increase from the Monday after the date you told us.

You can also download a change in circumstances form from our website. It is an offence to fail to report a change in circumstances, which may lead to the issuing of a sanction. This could include a fine, prison sentence or a police record.

10. What if I have a query?

You can call our Contact Centre or you can call in person at any of the One Stop Shops. You can write a letter to us, or email us. Contact details are on the back of this leaflet.

11. Having money problems?

If you are concerned about managing your money or you have debts, do not ignore your problem. If you cannot pay your rent because of money problems you may be evicted from your home. You should ask for help as there are many organisations that can give you free and confidential advice about debt and money problems. For example:

Citizens Advice Bureau

To find your local Citizens Advice Bureau, look in the Phone Book or Yellow Pages or check their website www.citizenadvice.org.uk

National Debtline

Visit www.nationaldebtline.co.uk or phone **0808 808 4000**

Merseyside authorities working together

This leaflet is one of a series produced by a number of Merseyside authorities to help you understand Housing Benefit and Council Tax Benefit. It is a general guide. People have different circumstances, so please contact us if you need more detailed advice. Addresses are on the back of this leaflet.



Knowsl@y Council

www.knowsley.gov.uk

Sefton Council 

www.sefton.gov.uk

 **WIRRAL**

www.wirral.gov.uk

FIGHT FRAUD – PLAY YOUR PART

Benefit Thieves take money from your pocket. Don't turn a blind eye and let them get away with it. If you know or suspect a Benefit Thief, report it in confidence. You do not have to give your details.

Call FREE on **0800 0730532** or use the simple Online Form at **www.knowsley.gov.uk**

You can also get this information in other formats and languages. Please phone **0151 443 4031** or email **customerservices@knowsley.gov.uk**

