

Extra Help

If your Housing Benefit or Universal Credit Housing Element does not cover all your rent, or if your Local Council Tax Support does not cover all of your Council Tax

and

You cannot afford to pay the difference, you may be entitled to a Discretionary Payment.

We will assess your circumstances to decide whether you are in financial need and have exceptional circumstances.

Financial need

To confirm you cannot afford to pay the shortfall in rent we need to assess all income and capital you and your partner have.

This includes some income that is for special circumstances such as Disability Living Allowance or Personal Independence Payment.

We compare this total income with reasonable weekly expenses and work out whether or not you have enough money left to pay the rent shortfall.

Exceptional Circumstances

If we confirm you are in financial need, we will then consider if you have exceptional circumstances.

We look at your personal details and those of your family and will consider all the information you give us.

What can a payment cover?

The Council will consider awarding a Discretionary Payment for the following circumstances:

- a shortfall due to the benefit cap having been applied;
- a shortfall due to the social rent size criteria legislation having been applied;
- a shortfall due to Local Housing Allowance rate/size restrictions;
- a shortfall due to a restriction by the Rent Officer such as local reference rent;
- a shortfall in housing costs to prevent the household becoming homeless whilst the Council's Housing Department explores alternative options;
- a shortfall due to a non- dependant deduction;
- a shortfall due to the income taper;
- a shortfall due to the income band used for Council Tax Support
- a shortfall for those returning to work after a long period (at least 18 months) of unemployment, who have difficulty in managing their finances during the transition from long term benefit until stable in work income is secured

Discretionary payments cannot be considered for

- Ineligible service charges such as water rates or fuel (as defined by Regulations)
- Increases in rent due to outstanding rent arrears
- Rent arrears
- Certain sanctions and reductions in Benefit such as an overpayment deduction

What factors will be considered in my DHP application?

The Council must ensure that help is targeted appropriately as our budget for these payments is limited. Therefore, in deciding whether an award is appropriate the Council will look at the individual circumstances and will normally consider:

- Whether your circumstances are exceptional;
- Whether your tenancy is realistically sustainable if short term support is provided;
- Whether your situation was avoidable;
- What steps you are taking to reach a long term solution to your problem;
- Are you and your family taking all the appropriate steps to improve your own situation? For example, are you engaging with the appropriate agencies and actively seeking to maximise your income;
- Whether you have means available to help yourself;
- Whether resources may be available to you from another source.
- if you could rearrange your finances to ease the situation and whether you are currently receiving or have received any debt counselling
- the financial, medical or social needs of the customer and any other occupants of the claimant's home, e.g. specialist needs require customer remains in a particular property or area; whether choice of accommodation is restricted due to a health problem either temporarily or permanently. Are there children in the household due to take crucial exams such as GCSE's;
- the income and expenditure of the claimant, their partner and any dependant's or other occupants of the claimant's home. All income is taken into account for the DHP assessment including income normally disregarded for a Housing Benefit/Universal Credit assessments e.g. Disability, maintenance, child benefit and voluntary payments.
- any expenses incurred by the claimant, particularly expenses relating to ill health or disability
- unusually high work travel expenses, e.g. customer works further away from home or does split shifts;
- any savings or capital held by the claimant or their family
- whether a person can change their spending pattern on non- essential items;
- if the customer afford the rent when they moved in