



<https://www.housingrights.org.uk/housing-advice/help-pay-housing-costs/housing-benefit>

Generated: 18th April 2025 10:50pm

Housing Benefit

This information is for residents of Northern Ireland with a right to reside.

Universal Credit is replacing Housing Benefit. Most people will be eligible for Universal Credit instead of Housing Benefit.

You may still be able to get Housing Benefit if you're:

- State Pension age or older, or
- part of a couple and you are both over State Pension age, or
- in supported, sheltered or temporary housing

If you do not fall within one of these categories, you should apply for [Universal Credit](#) instead.

You can get Housing Benefit if you:

- pay rent to a landlord
- have a right to reside and claim benefits in the UK
- have a low income
- have savings and assets worth less than £16,000 (and certain assets are not counted)

[Apply for Housing Benefit online](#) or [download a paper form](#) and submit it to the Housing Executive. You can also visit the Housing Executive office to pick up a paper copy.

Housing Benefit can cover:

- rent

- rates
- temporary housing (for example, a hostel, single let, supported or sheltered housing)
- fees that are a condition of your tenancy (for example, cleaning charges)

You can [use an online calculator](#) to get an idea of what benefits you can get. Check the amount you can get. It can depend on your situation, including your age, savings and assets, and other benefits you get. You decide if it's paid to you, your landlord or estate agent.

You must tell the Housing Executive if your situation and needs change. Otherwise, you may have to pay back some of your benefit.

For example, the amount you get can change if:

- your income changes
- you start or stop working
- you get a lump sum payment
- someone moves in or out of your home
- an adult, who is not your partner, lives with you

You can [transfer your benefit](#) if you move house. [Ask the Housing Executive](#) for a change of address form.

Savings and assets change how much Housing Benefit you get

Assets, also known as capital, can reduce the amount of Housing Benefit you can get. This can include things like property. Your Housing Benefit stops if you gain assets and savings more than £16,000.

If you are older than the State Pension age, you get less Housing Benefit if you:

- do not get the guarantee element of pension credit, and
- have savings or assets worth £10,000 or more

If you're younger than the State Pension age, you get less Housing Benefit if you have savings or assets worth £6,000 or more.

Some savings and assets do not count toward the amounts that can reduce your Housing Benefit. The Housing Executive does not count:

- the value of your belongings
- the value of the home you live in
- business assets if you are self-employed
- business assets if you are self-employed but cannot work due to illness

The value of a property you own, but do not live in does not count:

- forever if a family member who is of pension age or incapacitated lives there
- forever if your former partner lives there and is a lone parent
- for 26 weeks if you cannot live there because of a relationship breakdown
- for 26 weeks from the date you took steps to sell the property

[Our advisers can help](#) you figure out if you have savings and assets that can impact your Housing Benefit.

Challenging a Housing Benefit decision

You can usually challenge Housing Benefit decisions. This is when the Housing Executive reviews and reconsiders your application. To challenge, you should:

- send a letter asking the Housing Executive for a written, detailed explanation of their decision, within a month of the date on your decision letter
- expect a replay from the Housing Executive within 14 days
- send a letter asking for a review if you disagree with their explanation
- expect a response within 14 days either confirming or changing the decision, you may still be able to appeal

Always keep copies of anything you send to the Housing Executive.

Appealing a Housing Benefit decision

If you're not happy with the Housing Executive's review of your challenge, you can appeal. It's complicated and you must appeal within one month of the date of your original notification letter or the date of the reviewed decision. To go through the appeals process:

- send a letter to the Housing Executive and explain the decision you want to appeal
- get an independent tribunal – the Appeals Service will set up a hearing for you with an independent tribunal made up of people who are not connected to the Housing Executive

- provide any additional information, including everything from the [appeal request form](#)
- attend the tribunal either by paper or orally, oral tribunals are usually better as you have a chance to explain yourself

If you're unhappy with the appeal decision, you can appeal again by:

- appealing to the Social Security Commissioner on a point of law
- asking for a judicial review if you have merit and are eligible for legal aid

You should get specialist legal advice for these appeals.

Getting Housing Benefit if you are a private tenant

If you are:

- receiving Housing Benefit and
- renting from a private landlord

the amount of help you will get towards your rent and rates is calculated based on the [local housing allowance \(LHA\) rate](#). This will often be less than what is being charged by your landlord.

Video: Housing Benefit for private tenants in Northern Ireland

Video transcript

Housing benefit for people who rent privately.

You may be able to claim housing benefit to help with your rent if you are on a low income or receive certain benefits.

The local housing allowance scheme is used to work out how much benefit is paid to people who rent privately.

The local housing allowance scheme means that your benefit is based on where you live and on how many rooms the government believes your householder needs, rather than on what you actually have to pay your landlord. For example a couple who has an eight-year-old son and a four-year-old daughter will be seen to need two bedrooms that's one bedroom for the couple and one for the children to share.

On the other hand a single person aged under 35 who doesn't have any dependents will usually only get enough benefit to rent a room in a shared house or flat, although there are some exceptions.

The local housing allowance scheme rules mean that many people who rent privately and who receive housing benefit will not get enough benefit to cover their entire rent. People who find themselves in this situation will need to make up the difference between the amount of housing benefit they get and the amount of rent they must pay their landlord out of their own pocket, however some help is available.

If you don't get enough housing benefit to cover your full rent, apply for a discretionary housing payment or dhp. A dhp is like a Top-Up payment of housing benefit, there is no guarantee that you will get a discretionary housing payment when you apply but your chances of getting an award will be much stronger if you can show that the shortfall is causing you financial hardship and that you cannot move to cheaper accommodation.

If your application is successful the dhp will be paid to you for a set period of time.

You should make a note in your phone or your diary of when this extra money will stop, once it stops you can apply again.

If your application for a discretionary housing payment has not been successful contact housing rights for advice.

You can get an application form for this payment from the Northern Ireland housing executive.

If you would like any assistance completing this form get in touch with housing rights.

More advice

- [Claiming Universal Credit](#)
- [Discretionary Housing Payment](#)
- [Changes in your circumstances](#)