



SUPPORT WITH COST OF LIVING

HOUSING SUPPORT




FINANCIAL SUPPORT
MENTAL HEALTH SUPPORT
CAMPAIGNING FOR CHANGE
ONLINE COURSES AND ACTIVITIES



Nottingham
Women's Centre

come on in

Run by women, for all women

 www.nottinghamwomenscentre.com

Housing Support



Get help with all or part of your rent

You may get help with all or part of your rent.

There's no set amount of housing costs support and what you get will depend on whether you rent privately or from a council or housing association.



[Use a benefits calculator to find out if you can get benefits to help pay your rent](#)



Universal Credit if you're unemployed or on low income

If you and/or your partner are responsible for paying rent for the home you live in, or if you have a mortgage, Universal Credit may provide help towards the cost.



[Check if you are eligible for Universal Credit](#)



Housing benefit

Housing Benefit can help you pay your rent if you are state pension age or you're in supported, sheltered or temporary accommodation



[Check if you are eligible for Housing Benefit](#)



Support for additional housing costs

You may be able to get support for additional housing costs if you're already claiming Housing Benefit.

[Contact your local Council to find out what support you can get](#)

Nottingham City Council
Discretionary Housing Payments (DHP)

Discretionary Housing Payments are for people who need extra help with their rent when their Housing Benefit does not meet the full value of their rent.

Nottingham City Council administers Discretionary Housing Payments (DHP) on behalf of the Department for Works and Pensions.

People who have an entitlement to Housing Benefit or Universal Credit and who have a shortfall can claim for help.

This is a discretionary scheme and all applications for a DHP will be considered on an individual basis taking account of household type and circumstances.

What DHP Covers

- Reductions in housing benefit or universal credit where the benefit cap has been applied
- Reductions in housing benefit or universal credit for under occupation (amount of rooms used)
- Reductions in housing benefit or universal credit
- Rent shortfall to prevent a household from becoming homeless
- Rent in advance
- Rent deposits
- Non-dependent deductions
- The effect of income tapers (reduction of support as you earn more)
- Any other lump sum costs associated with a housing need (e.g. removal costs, fleeing domestic violence)

What DHP Doesn't Cover

- Council Tax payments
- Benefit suspensions
- Recovering overpayments
- Job Seekers Allowance or Universal Credit sanctions
- Ineligible service charges
- Increases in rent due to outstanding rent arrears
- Other sanctions and reductions in benefits

Make a Claim for a DHP

To make a claim for help with Rent in Advance, Rent deposit or removal cost, please print off and complete the forms on the link below

<https://www.nottinghamcity.gov.uk/information-for-residents/benefits/housing-benefit/extra-help-with-your-rent/>



Council Tax support schemes

Councils run support schemes to help people on low incomes with their Council Tax bill.

[Contact your local Council to find out what support is available](#)



Nottingham Council Tax Support Scheme

Council Tax Reduction is paid by local councils to help pay towards your council tax.

The amount of reduction you receive will depend on your circumstances, including your income, savings, members of your household and Council Tax band.

Claim

If you are:

- On a low income, including low earnings
- Responsible for council tax
- Your savings are less than £16,000 (different capital rules apply to people over 60)
- Receiving Universal Credit

You may be entitled to Council Tax Reduction.

Your claim will depend on:

- your household income, this includes savings, pensions and your partner's income
- if your children live with you
- if other adults live with you

Qualify for benefits

Use the benefits calculator to assess if you qualify for council tax support. This is only an estimate, if you would like further information [please contact our benefits team](#).

How we pay

Any Council Tax Reduction will be paid directly to your council tax account.

Contact Us

Council Tax Reduction and Housing Benefit
Nottingham City Council, Admail 4270, Nottingham
NG1 9YZ

Tel: 0115 718 4444

<https://www.nottinghamcity.gov.uk/information-for-residents/benefits/council-tax-support-scheme/what-is-the-council-tax-support-scheme/>



Discretionary Housing Payments (DHP)

If you are on certain benefits you may be eligible for Discretionary Housing Payments which provide financial support to help with rent or housing costs.

You can apply for a DHP if you currently get either:

- Housing Benefit
- the [housing element of Universal Credit](#) and need more financial support with housing costs

DHP funding in England and Wales can help people with housing costs, including those affected by:

- the benefit cap
- removal of the spare room subsidy in the social rented sector
- Local Housing Allowance (LHA) rates

You may get a DHP to cover housing costs for:

- a rent shortfall
- rent deposits
- rent in advance if you need to move home

*DHPs cannot cover council tax, even if you get Local Council Tax Support.

Apply through your local council

Each council decides how their application process will work.

Your council will look at your circumstances to see whether you are eligible for a DHP. They will decide:

- whether to give you a DHP
- how much you will be paid
- how long you will receive the payment

[Check if you're eligible for a discretionary housing payment](#)



Get help with interest payments on mortgages or loans

Support for Mortgage Interest (SMI)

If you're a homeowner on qualifying benefits, you might be able to get help towards interest payments on your mortgage or loans you've taken out for certain repairs and improvements to your home.

It's paid as a loan, which you'll need to repay with interest when you sell or transfer ownership of your home (unless you're [moving the loan to another property](#)).

You usually need to be getting, or treated as getting, a [qualifying benefit](#) to get SMI.

There's no guarantee that you'll get SMI for a mortgage or loan you take out.

What you cannot use SMI for

SMI cannot help you pay:

- the amount you borrowed - only the interest on your mortgage
- anything towards insurance policies you have
- missed mortgage payments (arrears)

[Check if you're eligible for Support for Mortgage Interest](#)



95% mortgages for homes up to £600,000

You may be eligible to borrow up to 95% of the cost of a property worth up to £600,000 thanks to the mortgage guarantee scheme.

Contact mortgage providers to see if you're eligible.

