



Cyngor Sir CEREDIGION County Council



APPLYING FOR A DISCRETIONARY HOUSING PAYMENT

Advice on applying for a Discretionary Housing Payment when you have a short-fall between your rent and benefit.

Introduction

This leaflet is to give you some guidance on completing the application form for a Discretionary Housing Payment (DHP).

You can apply for a DHP when you have a shortfall between the amount of Housing Benefit (HB) awarded to you and the amount of rent that you pay. You can also apply if you are a Universal Credit claimant and the amount of the housing element is less than your rent.

A DHP is not a benefit – it is an emergency payment. The budget is limited and set by Parliament. The Council has to make sure that it is shared between applicants and it reaches those who are in most need. This means that even though you might be facing difficulties there may be others applying who need support more.

The council cannot guarantee long-term DHP support as the budget is set by central Government on a year-by-year basis and the number of applications the council receives varies due to changing economic and social factors.

Therefore the application is not just about applying for financial assistance but also to provide the council with a full picture of your circumstances so they can see if there are other ways in which the difference between rent and benefit can be addressed.

The application process looks at three key areas and it is important that you give as much information as possible. You will be expected to have evidence for some of the information that you give to the council. The areas that are covered are:

- Your household circumstances.
- Your household finances.
- Things that you think you and your family could do to change the situation.

If you are unclear about any parts of the form then you will find contact details at the back of this leaflet where you can get assistance with your application.

1. Your Household Details

The first part of the form covers a range of questions about you and your household. This includes standard questions such as name and date of birth etc. It also asks the reasons why you need assistance and details about your property. You should complete as much as you can.

There are questions about the people who live in your household. A household does not necessarily need to be a traditional family unit. It may be a single person or an extended family. It will include you, your partner and any children living with you. All of the questions are important and again you should complete as much as you can as it helps to provide a complete picture of your circumstances. If you need more space to give details of household members please attach a separate piece of paper.

If you have an adult relative or friend living in your house you will need to complete the section "Other People Living in your House". The council needs to know about all people who live in your household. If you do rent out a room or someone makes a financial contribution towards the running of the household then you just need to tell the council about the amount of rent you receive.

2. Financial Details

We need to understand your financial position. The financial information that you give not only gives the council a picture of how much help you might need but will also help both the council and you understand how you are using your income and what commitments you have.

If the Council does not have enough information on your income and outgoings then there is more of a risk that you will not be awarded a DHP.

Some examples of income and outgoings are shown overleaf. The list is not exhaustive but it is designed to give you some idea of what you should include.

All income and expenses of you and your partner need to be included.

2.1 Income

The application form carries a list of likely sources of income. However it is possible that you may receive other income that is not included such as those listed overleaf. If so please include these under the heading 'Other'.

From Working	From Benefits	Other Income
<ul style="list-style-type: none"> • Wages • Income from self employment (net) • Earned income (net) • Partner's earned income (net) • Sick pay • Maternity pay • Other earned income 	<ul style="list-style-type: none"> • Jobseeker's Allowance (contributory and income-based) • Income Support • Employment Support Allowance (contributory and income-related) • Pension Credit (guaranteed and savings credit) • Child Benefit • Incapacity Benefit • Widows Benefit • Attendance Allowance • Bereavement Allowance • Carers Allowance • Disability Living Allowance (both care and mobility components) • Personal Independence Payment (both daily living and mobility components) • Other benefits 	<ul style="list-style-type: none"> • Tax Credits • Working Tax Credit • Child Tax Credit • Pensions • Occupational pension • Partner's occupational pension • State pension • Partner's state pension • War Widows Pension • Maintenance • Income from any other source • Rent from lodger/tenant • Contribution from Non-Dependent • Student income

2.2 Bank Accounts and Savings

You will need to provide details of all your bank accounts. You may also have some lump sum accessible funds such as:

- Accessible savings/ Investments
- Money from family or friends
- Other money you can access

2.3 Outgoings

The list overleaf is also for guidance. Please try to be as accurate as possible about your expenditure. It will help both you and the council have a good understanding of how you are spending your income.

Housing Costs	Housing Services	Household Goods & Services
<ul style="list-style-type: none"> • Rent (net of Housing Benefit) • Council tax (net of any council tax support through a CTRS) • Mortgage • Ground rent • Service charges • Endowment 	<ul style="list-style-type: none"> • Water charges/water rates • Household fuel • Gas • Electricity • Other fuel • Household insurance 	<ul style="list-style-type: none"> • Digital TV/internet • Subscriptions to services e.g Netflix, ancestry, Amazon prime, Cloud services, etc • TV licence • Telephone • Mobile telephone • Prescriptions • Toiletries • Newspapers / magazines

Other Household Costs	Travel	Debt
<ul style="list-style-type: none"> • Food costs • School meals • Clothing • Childcare costs • Private pension payments • Holidays • Maintenance/CSA • Baby (nappies, baby food etc) • Disability related expenditure 	<ul style="list-style-type: none"> • Petrol • Car tax and insurance • Train fare • Bus fare • Taxi fare • Car repairs 	<ul style="list-style-type: none"> • Catalogues • Credit cards • Hire purchase • Priority fines • Magistrates fine • County Court Judgement • Other debts • Payday loan • Other loans

The Council does not need to know about and will not take into account what is deemed to be non-essential items of expenditure. These include things such as cigarettes, alcohol, takeaways, eating out, cinema, coffee, gym & sport clubs, presents. However, you may want to include these items when outlining your expenditure to help you understand your budgeting as small items which by themselves may not seem like a drain on your budget can add up to quite a lot over a year. For example, it is not uncommon to discover that spending on something like a regular coffee from a cafe can easily end up costing £700 per year.

For each item of expenditure please enter the following information:

Period	We need to know how often you need to pay for this item: M = monthly, W = weekly, F = fortnightly, Q = quarterly, 6 = six monthly, Y = yearly, I = irregular
Amount	The amount you pay.
Outgoing Type	Please enter a description of the payment e.g. electricity, telephone, childcare, loan, petrol, subscriptions , etc.
Period	We need to know how often you need to pay for this item: M = monthly, W = weekly, F = fortnightly, Q = quarterly, 6 = six monthly, Y = yearly, I = irregular
Description	Please enter who the payment is made to. For example British Gas, O2, Bunnykins Childcare, Wonga, General fuel, Netflix, etc.

3. What Can You Do to Help Yourself ?

Only in exceptional circumstances can an award of DHP provide a long-term solution to a shortfall between rent and HB. Most awards are for a short period of time. The purpose of this section is to

- a) help *you* think and plan for how you will address the shortfall between rent and HB, and
- b) help *the Council* understand your circumstances and whether you qualify for help from the limited DHP budget. Given the current demand for assistance.

Most households who claim a DHP find their own solution to the long-term problem but it may be that you need some help while you implement your plan.

The form gives some ideas about ways in which you can solve the problems yourself. Not every example shown will be appropriate to your circumstances and they are given for guidance only. If you require assistance in planning for a long-term solution, there are contact details on the back of this booklet of places you can go to for help.

Action	<p>What kind of action could you take to make up the short-fall between HB and your rent? Suggestions include:</p> <ul style="list-style-type: none"> • Start work or work more hours. • Cut spending on things that you would consider non-essential. • Move to a smaller property with your current landlord. • Move to a smaller property with a different landlord. • Rent out a room. <p>There may be other things you can do, which are not on this list, but it is your plan. If there is not enough room on the form, you can attach a separate sheet.</p>
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The chance this can be achieved?	This is a score of 1 to 5. 1 means that you would like to do this action but current circumstances means that it would not be possible and 5 means that is something that will definitely be done.
Reasons why this may be difficult	A brief statement for why there may be difficulties to achieve this action. For example, there may be medical reasons or that unemployment in your area might be exceptionally high. You may be tied into a contract that stops you from undertaking the task.
Evidence	Any evidence that exists that shows that you are undertaking the action or that there are barriers to completing the actions.
Target date to achieve action	The date that you hope the action would be achieved.

If you need help in completing the form this is available from the following:

- **Ceredigion County Council 01970 633252**
- **Canolfan Rheidol, Rhodfa Padarn, Llanbadarn Fawr, Aberystwyth: 9.00am - 5.00pm Monday to Thursday; 9.00am – 4.30pm Friday**
- **County Hall, Market Street, Aberaeron: 9.00am – 1.00pm & 1.45pm - 6.00pm Monday; 9.00am – 1.00pm & 1.45pm – 5.00pm Tuesday to Thursday; 9.00am – 1.00pm & 1.45pm – 4.30pm Friday**
- **Council Offices, Morgan Street, Cardigan: 9.00am – 1.00pm & 1.45pm – 4.30pm Monday to Thursday; 9.00am – 1.00pm & 1.45pm - 4.00pm Friday**
- **Council Offices, Market Street, Lampeter: 9.00am -1.00pm & 2.00pm - 5.00pm Monday & Thursday; 9.00am – 1.00pm & 2.00pm – 6.00pm Tuesday; 9.00am – 1.00pm & 2.00pm – 4.30pm Wednesday & Friday**

Your completed on-line word version of the DHP form this can be emailed to revenues@ceredigion.gov.uk

Alternatively, if you have printed a copy this can be returned to any of the offices listed above along with any supporting evidence.