

A SHELTER GUIDE

Housing benefit



Shelter

About Shelter

Shelter is a national campaigning organisation that every year works with over 100,000 homeless and badly housed people. We have two aims. One is to prevent and alleviate homelessness by providing information, advice and advocacy for people with housing problems and by piloting new solutions to homelessness and bad housing. The second is to campaign for lasting changes to housing related legislation, policy and practice.

Shelter's practical work includes providing expert information, advice and advocacy through our network of housing aid centres and projects and through Shelterline, a free, national helpline, providing advice and information 24 hours a day. We also provide online information about solutions to common housing problems via the Shelternet website.

Written by:

Shelter's Housing Services Information Team

Front cover photography:

Jean Fraser, Jon Walter, Nick David, James Gardiner, Philip Wolmuth, Brenda Prince/Format.

Housing benefit

This guide gives information about housing benefit (HB). It explains how to claim, how the amount you get is calculated, and how to complain or appeal if you think a decision that has been made on your claim is wrong.

The rules about HB can be very complicated and this guide is only an introduction to the law. You can get advice from a housing aid centre or citizens advice bureau, or contact one of the organisations listed at the end of this guide. You can also call Shelterline on 0808 800 4444 or visit Shelternet at www.shelternet.org.uk.

Contents

• What is housing benefit?	4
• Am I entitled to HB?	4
• How do I claim?	5
• Will HB cover all my rent?	6
• How much HB will I get?	6
• How is HB paid?	9
• When will I get my first payment?	10
• Can I get extra help?	10
• Can my claim be backdated?	10
• When do I have to make a new claim?	11
• What if my situation changes?	11
• What if I've been paid too much HB?	12
• Can I complain or appeal?	12
• What does the jargon mean?	14
• Organisations	15

What is housing benefit?

Housing benefit (HB) is money that people on benefits or low incomes can get to help pay their rent. If you are a private tenant or a housing association tenant, HB is sometimes called **rent allowance**. If you are a council tenant, it is sometimes called **rent rebate**.

Whether you can get HB, and how much you get, usually depends on:

- whether you are liable to pay rent for the property you live in
- your personal circumstances (eg. your age and how much money you have)
- how much rent you pay
- what is included in the rent
- the size of your accommodation
- who lives with you.

Certain groups of people are not entitled to HB. See below to find out if this applies to you. See page 6 for more information about how much you may get. The rules can be very complicated. Some HB departments work out claims themselves, and others employ an outside company to assess applications.

If you are having difficulties with your claim for any reason, get advice from a housing aid centre, citizens advice bureau or other advice centre.

Am I entitled to HB?

You may be entitled to HB if you have to pay rent for your accommodation. You don't have to be unemployed – you could just be on a low wage. You may be entitled whether you live in a house, flat, hostel or bed and breakfast, and whether your landlord is a council, a housing association or co-op, or a private landlord.

Some private landlords and bed and breakfasts refuse to take people who are claiming

HB in case there are problems with your claim. If you have problems finding a landlord who will accept HB, your local advice centre may be able to help you.

If you are a shared ownership leaseholder, you can claim HB to help with your rent payments, but not for the mortgage on the share of the property you own. If you bought your home privately, you can't claim HB to pay your mortgage, but you may be able to get help from the Benefits Agency if you get income support. See the Shelter guide 'Mortgage arrears' for more information.

Certain people may not be entitled to HB, even if they have to pay rent. This is usually (but not always) the case if:

- you have come to live in the UK from abroad (see below)
- you are a full-time student
- you live in residential care or a nursing home
- you have capital (eg. savings) of over £16,000 (see page 8)
- you pay rent but it is not a commercial arrangement
- you pay rent to someone you live with and s/he is a close relative.

If you are in one of these situations, you should get independent advice before you apply. There are exceptions to the rules and a housing aid centre or citizens advice bureau can check whether you are eligible.

People from abroad

Although certain groups of people are exempt, in most cases you will only be entitled to HB if you normally live in the UK and wish to settle here. This is called **habitual residence**. The HB department will decide whether you are habitually resident by checking how long you have lived here and why, and where you intend to live in future. Although everyone who claims HB

has to be normally resident in the UK, most HB departments will only check this if you have come to live in the UK within the last two years. If you are in this situation, you will have to fill in a questionnaire and may have to go for an interview. If you are refused HB because you are not considered to be habitually resident in the UK, you should get advice.

Most asylum seekers and many other people from abroad are not entitled to HB because of their immigration status. This will normally be the case if you have permission to stay in the UK on condition that you have **no recourse to public funds**. If you have permission to stay in the UK without these conditions, you may be entitled to HB. Get advice if you are not sure of your immigration status.

How do I claim?

You will need to fill in an HB application form. Most councils use a combined form for housing benefit and council tax benefit, which is called HCTB1. You can get one from the HB department of the local council – its address and telephone number should be in the phone book.

Alternatively, if you are also making a new claim for income support (IS) or jobseeker's allowance (JSA), you should get an HB form in your IS/JSA claim pack from the Job Centre. If this happens, check that they have given you the full HB application form (HCTB1) and find out where you should hand it in. In most cases you have to return it to the HB department. If they have not given you the full form, the HB department will send you one later on, which you must complete for your claim to be processed.

When you collect your form from the HB department or Job Centre, they should stamp the date on it. This is important because your entitlement will run from that date, as long

as you complete and return everything they ask for within four weeks.

It is important to return your application form as quickly as possible. Get advice if you need help. It is a good idea to keep a photocopy of everything in your application, in case it gets lost. If possible, take your completed HB application form to the HB department in person and ask for a receipt. You will then be able to prove that you handed the form in on a particular day. If you send the form by post, ask for written confirmation that it has been received.

What's in the application form?

The HB application form asks for a lot of information such as where you live, who you live with, how much rent you pay and how much money you have. Before sending the form back you must complete, sign and date it. You will probably also be asked to provide:

- your national insurance number (or your passport or birth certificate)
- proof of any income you have, such as wage slips
- evidence of any capital you have, such as savings or other assets
- a copy of your tenancy agreement (if you have one) or proof that you are responsible for paying rent, such as a rent book. This doesn't apply if you are a council tenant.

If you don't have all the proof you need at the time, you should still return your form as quickly as possible. If you don't, your claim could be delayed or stopped. If you are having problems getting this information, a housing aid centre or citizens advice bureau may be able to help you.

Unless you are a council tenant, your landlord will be asked to fill in a section of the HB form, and to confirm details about your tenancy and the rent you pay. If s/he won't do this you can still claim, but you may

- 6 have to find another way of supplying the information, for example by swearing a ‘statement on oath’ in front of a solicitor. Get advice if you are in this situation.

What happens to my application?

Some HB departments work out claims themselves, and others employ an outside company to assess applications. They will assess your form, and decide whether you are entitled to HB. If you are, they will calculate how much you should get, based on the information you provided.

Unless you are a council tenant, you may get a visit from the local rent officer. S/he will inspect your home to see whether the rent you pay is reasonable, and whether your accommodation is the right size for your household. See below for more information about things that might affect how much HB you get.

Will HB cover all my rent?

You might not get enough HB to cover all your rent. It’s a good idea to find out how much HB you are likely to get before you move in (see below). If HB doesn’t pay all your rent, you have to pay the difference from your income, benefits or savings. If you don’t, your landlord may take legal action against you to have you evicted and to get back the unpaid rent. If you have problems paying the difference, get advice from a housing aid centre or citizens advice bureau. They can help you to:

- check whether your HB has been calculated correctly (see below)
- apply for extra help with your rent (see page 10)
- make a complaint or request an appeal (see page 12).

Find out before you move in

If you are moving into private rented accommodation or a housing association place, you can check how much HB you are likely to get before you move in. This is called a **pre-tenancy determination**.

A pre-tenancy determination tells you maximum amount of HB you could get if you moved into a particular property. It is not a guarantee, as the HB department still has to assess your circumstances in detail.

Application forms for pre-tenancy determinations are available from the HB department. You fill in details about yourself and the property and have to get the landlord to sign the form. You should then be informed of how much HB you are likely to get within seven working days.

How much HB will I get?

The amount of HB you get depends on how much rent you pay and:

- your age and personal circumstances (see page 8)
- your income and capital (see page 8)
- the cost and size of your accommodation (see page 7)
- who shares the accommodation with you (see page 9)
- whether bills or services are included in the rent (see page 7).

How is HB calculated?

HB calculations are very complicated. This section of the guide explains in general how the HB department will work out your claim, and some of the most common reasons why HB might not pay all of your rent.

The rent that your landlord charges is known as your **contractual rent**. This is the amount that must be paid to your landlord, either by

you, the HB department, or a combination of the two. Although you may receive help from the HB department, it is important to remember that ultimately it is your responsibility to pay the contractual rent, and to make sure the HB department has all the information they need to deal with your claim.

HB will only cover your **eligible rent** (sometimes called **maximum rent**). This may be less than your contractual rent if:

- your rent includes charges that HB won't cover, such as bills (see below)
- the rent officer decides that your accommodation is too large for your needs or too expensive (see below).

Once your eligible rent has been assessed, a calculation will be made of how much HB you are entitled to. (However, this may be reduced for a number of reasons – see below). This will be calculated by comparing your **applicable amount** (generally, the amount you would receive on income support or income based jobseeker's allowance) with your income.

- if your income is higher than your applicable amount, your HB will be reduced by 65 percent of any income over that amount. This is called the **taper**. The more you earn above your applicable amount, the less HB you'll receive.
- if you are on income support/jobseeker's allowance, your income will be the same as your applicable amount, so no deduction because of income will be made.

Your HB may be also reduced if:

- you are single and under 25 (see page 8), or
- you live with other people (see page 9).

If you have received a letter about how much you are entitled to, you can ask the HB department for a breakdown of how it has been worked out. An advice centre may also be able to help explain it.

Charges for bills and services

HB will not pay certain things that may be included in your rent. These are:

- charges for **water rates**. If you pay for water rates as part of your rent, the exact amount in your rent that covers them will be deducted from your HB. If you don't know the exact amount the HB department will calculate how much the water rates are for the property you rent and deduct that amount.
- charges for **fuel** such as gas and electricity. If you pay for fuel as part of your rent, the exact amount that covers fuel will be deducted. If it is not known, a set amount will be deducted.
- charges for **meals**. If you pay for meals as part of your rent, set deductions are made depending on how many meals per day you get.
- **service charges** such as cleaning, laundry, TV rental and licence fees. However, if you have to pay these charges to live in your home, HB can pay them if they are not too expensive.

Cost and size of your home

Most HB claims are sent to the **rent officer**, a council officer who decides whether your rent is too expensive, and/or whether your home is too large for your household. If the rent officer decides that this is the case, your HB will be reduced. This is usually called **rent restriction**.

The HB department will not refer your rent, and so not restrict your rent if:

- your tenancy started before 15 January 1989, or
- you are a council tenant, or
- you are a housing association tenant (unless the HB department thinks your home is too large for you, or the rent is very high), or
- you are living in a bail hostel, or
- you have a Housing Action Trust tenancy.

8 The rent officer will decide whether your rent is too expensive compared to similar properties on the basis of average local rents. This is sometimes called the **local reference rent**. The rent officer will inform the HB department of the rent that s/he thinks your landlord could reasonably charge for your property.

The rent officer also decides whether your accommodation is too large for your household. This decision is made on the basis of how many rooms there are in your property and the number of people living there. If your accommodation is considered too large for your needs, the rent officer will tell the HB department what rent is reasonable for accommodation which would be the right size for your household.

In most cases, the HB department will reduce your HB if the rent officer thinks your rent should be restricted. If you think your HB has been reduced unfairly, you should get advice. There may be evidence to show your property isn't expensive or too large even if the rent officer has decided it is. An advice centre can help you to appeal against the decision (see page 12). Alternatively, you may be able to apply for extra help to pay your rent (see page 10).

What counts as income

Any net income you receive (after deductions such as tax) is taken into account. This includes:

- wages
- salaries
- self-employed income
- any money that is paid to you by a lodger or subtenant
- most benefits, including child benefit
- occupational pensions
- maintenance payments
- tariff income (see below).

The income from certain benefits is disregarded completely and doesn't count in the calculation. This includes income support, jobseeker's allowance and disability living allowance.

If you live with your partner, your combined income will be assessed together to work out how much HB you will get. If you live with a lesbian or gay partner this is not the case (but see 'Living with other people' on page 9).

If your capital (see below) is between £3,000 and £16,000 it's assumed that you get a weekly income from it, even if you don't. This is called a **tariff income**. The HB department will work out how much tariff income you get, and will deduct this from the amount of HB you get. Capital of £3,000 or less is ignored, so no tariff income will be deducted.

What counts as capital

Capital includes:

- one off cash payments
- savings
- shares
- redundancy payments
- property.

Certain types of capital are not included, for example, personal pension schemes and life insurance policies, and the business assets of self-employed people.

If you live with your partner, your combined capital will be assessed together to work out how much HB you will get. If you live with a lesbian or gay partner this is not the case (but see 'living with other people' on page 9)

Single people under 25

If you are a single person under 25 and you started claiming HB after 6 October 1996, there is a limit to the amount of HB you will get. The maximum amount is calculated by using the average rent for a single room in

your area. This is called the **young person's rent**. You are not affected by this limit if:

- you are responsible for a child (or children)
- you are a council or housing association tenant
- you are under 22 and have been in the care of social services for any period after you reached the age of 16
- you qualify for a severe disability premium (if you are not sure whether this is the case, get advice)
- you are living with other people who don't pay rent (see below).

Get advice if your rent is being restricted because you are under 25 and you think you might fall into one of the above categories.

Many landlords are reluctant to let to people under 25, because the single room rent is often less than the rent they would normally charge. If you are in this situation, get advice from a housing aid centre or citizens advice bureau.

Living with other people

If you share responsibility for the rent with other tenants (eg. you are a joint tenant), you can only claim HB on your own share of the rent. If you live with a heterosexual partner your combined income and capital will be assessed together to work out how much HB you are entitled to.

Alternatively, you may live with other people who are over 18 and aren't responsible for paying part of the rent, such as friends, adult children, relatives or a lesbian or gay partner. In this situation, your HB will nearly always be reduced. The rules say that these people should be expected to make a contribution. This is called a **non-dependant deduction**. The non-dependant deduction will be made whether or not you actually receive money from the non-dependant to help pay the rent. The amount that will be taken off varies depending on the income of the non-

dependant. You will therefore need to give evidence of that person's income.

If a non-dependant deduction causes you serious financial problems it may be possible for you to apply for extra help from the council (see page 10).

How is HB paid?

HB is normally paid by cheque or directly into a bank account at the end of every four weeks. If you are a council tenant it will be paid directly into your rent account. If you are a private tenant, HB will be paid to you unless you ask for it to be paid directly to your landlord. Your landlord can also request this but it can't normally be done without your agreement unless you owe more than eight weeks' rent.

Claims for HB are normally calculated either from the day that your form is received, or the following Monday.

When will I find out how much I'll get?

Once your claim for HB has been assessed, you will be informed of the decision in writing. The written decision letter should explain:

- what your eligible rent is (see page 7)
- how much has been deducted and why
- the date your HB entitlement starts from
- when you have to make a new claim (see page 11).

The letter should also inform you of:

- your right to ask for a full written explanation of the decision (you can get this by writing to the HB department)
- your right to ask for the decision to be reconsidered and/or appeal against the decision (see page 12).

When will I get my first payment?

If you've made a claim and provided all the necessary information, you should get your first payment of HB within 14 days. However, there are often delays in assessing applications, which could mean that your first payment is late.

If this happens, and you are a private tenant or a housing association tenant, ask for an **interim payment** of HB. This is sometimes called a payment on account. It may be less than the HB you are entitled to, but can still help if you are having problems with your landlord because you owe rent. If the interim payment is more than the amount of HB you are entitled to, you will have to repay the difference.

The council must give you an interim payment unless it is clear that you will not be entitled to HB, or the delay has been caused because you did not provide all the necessary information to support your claim. However, you should be given an interim payment if you have a good reason for not providing the information, for example if your landlord failed (or refused) to provide evidence of your tenancy.

If the council refuses to give you an interim payment for any other reason, get advice immediately. An adviser can remind the council of its duty to do so.

Can I get extra help?

If your HB has been reduced and it causes you serious financial problems, you may be able to get some extra money, called a **discretionary housing payment** (DHP). The maximum you can get is to cover the difference between your HB and contractual rent minus any service charges (see 'How is HB calculated' for more information about this

terminology). You have to be entitled to HB or council tax benefit in order to apply for a DHP.

DHPs can be difficult to get. Each council has a limited budget each year that can be used for them. Different councils have different procedures for people to apply for DHPs. If you apply for a DHP and it is refused, get advice. If you are not satisfied with the amount you have been given, it is possible to get the council to look at it again. If you are still not satisfied, you could use the council's complaints procedure.

Can my claim be backdated?

It may be possible to get your HB claim backdated if you do not claim HB as soon as you move into a property, or if your circumstances change. It is possible to have a claim backdated for up to 12 months from the date you request HB to be backdated.

In order to do this you have to be able to show that you had a good reason for not making a claim for HB earlier, such as:

- if you were waiting for a decision about another benefit
- if you were wrongly told that you weren't entitled to HB by the Benefits Agency or the council
- if you were ill.

Any evidence you have will help. This might include copies of letters about your benefits or medical evidence from your doctor. If you are able to show you had a good reason for not claiming earlier, the HB department must backdate your claim. An advice centre can help you to request a backdated payment.

When do I have to make a new claim?

You have to make a new claim from time to time, even if your situation has not changed since you first claimed HB.

The HB department will send you a new application form when it is reviewing your claim. You should complete and return the form as quickly as possible, even if your circumstances are exactly the same. If you don't do this, your HB may be stopped. If you have a very good reason for not returning the forms (for example if you were in hospital) you should explain this to the HB department and ask it to backdate your new claim.

What if my situation changes?

If your circumstances change, it might affect the amount of HB you are entitled to. It's important to inform the HB department of any changes as soon as they happen. If you don't do this you could end up with rent arrears, being forced to pay back an overpayment (see above) or being prosecuted for fraud. Changes in circumstances that you have to tell the HB department about include:

- if you or someone you live with starts work
- if your rent changes
- if you have to leave your home for a while
- if you move to a new home
- if there is a change in your income or capital (see page 8)
- if someone moves in or leaves your household (see 'living with other people' on page 9).

Always keep a copy of any information you give to the council. The council will look at

your claim again and will inform you if the amount of HB you get will change as a result.

Starting work

If you have been on income support/job-seeker's allowance for more than six months and you get a job or increase your working hours to the point where you no longer get income support/jobseeker's allowance and HB, you may be entitled to an extended payment of HB. This means that for four weeks you will be paid the same amount of HB as you were getting in the last week you were entitled to benefit. You have to claim within four weeks of your benefit entitlement ending, by telling the HB department by phone or in writing. If you don't claim within this time, you will lose your entitlement as claims for extended payments cannot be backdated.

If your new income is still below your applicable amount (see 'How is HB calculated'), the amount of HB you receive will be reduced, but not immediately.

Changes in your rent

If your landlord puts your rent up or down, you must let the HB department know so that it can reassess your HB. The HB department may decide not to pay HB to cover the increase if it thinks the increase is too high, or if it is not long since the last increase. This does not apply if you are a council tenant.

Leaving home for a while

If you have to be away from your home temporarily the HB department can still pay HB. There are a number of situations where this might happen, including if:

- you are looking after a relative
- you are in prison
- you are in hospital
- you are visiting family abroad.

- 12 You will be paid HB for 13 or 52 weeks depending on the reason that you are away. You must intend to return to live in your home, not rent it out to anyone else and not be (or not be likely to be) away for more than the 13 or 52 weeks. In exceptional situations the period of absence can be longer than 52 weeks, but not much longer. If you are in one of these situations get advice to find out how long HB will be paid for.

The HB department may also pay HB on two homes if you have left your normal home because of violence but you intend to move back in once it is safe to do so. How long this might be for depends on your personal circumstances, but the maximum is 52 weeks.

Moving home

If you are moving into new accommodation, you must inform the HB department immediately. You will have to make a new claim for HB, and you may not get the same amount.

If you have already moved into your new home, but can't avoid paying rent on your old home for a short while and the overlap is unavoidable, the HB department has to pay HB on both homes. It can do this for up to four weeks.

What if I've been paid too much HB?

In most circumstances, the HB department can ask you to pay back HB if it has paid you too much. This is called an **overpayment**. This might happen if your circumstances change and you didn't tell the HB department about it immediately. If you don't pay, the council can take you to court.

The HB department has to inform you in writing if you have been overpaid HB, explain how the overpayment has been calculated and explain that you have a right to appeal the overpayment decision. It must tell you if and how it is going to ask you to pay the

overpayment. This is often done by deducting a regular amount from your future HB payments. If this happens, you will have to make up the difference from your income or benefits. If this causes you serious financial problems, you can ask the HB department to take a smaller amount out each week.

If the overpayment was caused by the HB department making a mistake that you weren't aware of, you probably won't have to pay back the HB. Get advice if you think this is the case.

Can I complain or appeal?

If you are not satisfied with the way your HB claim was handled, you can use the council's complaints procedure. You can also make a complaint to the local government ombudsman. You might want to do this if:

- the council lost your application form
- there were long delays before you received any money
- the council didn't follow the procedures correctly
- the council did not inform you of the outcome of your application.

The ombudsman can order the council to pay compensation, and to review its procedures. See 'Organisations' at the back of this guide for contact details.

If you receive a decision about your HB that you think is wrong, you have the right to appeal against it. You might want to do this if:

- you think you are eligible for HB but the HB department says you're not
- you think your HB has been calculated incorrectly
- you think you qualify but the HB department has refused to give you an interim payment or a backdated payment

- you've been asked to pay back an overpayment that you weren't aware of.

The appeals process can be long and complicated. You can get advice from a housing aid centre or a citizens advice bureau about appeals. You can also ask them to help you prepare your case or represent you at an appeal hearing.

Within one month of receiving notification of the decision, you can ask the HB department to reconsider its decision and/or request a full appeal. You will be notified of the new decision in writing.

If you are not happy with the HB department's new decision and you have already requested an appeal, the appeal will automatically go ahead. If you have not already requested an appeal, you have one month in which to do so. Before the appeal takes place you will be asked whether you want to give any more information that might help your appeal.

At the appeal hearing, an independent tribunal will decide whether to change the decision about your HB or not. It could be:

- a paper hearing (when you do not have to attend and a decision is made on the basis of the written information which you and the HB department have supplied)
- an oral hearing (where you and the HB department both have the opportunity to explain in person).

You can request that an oral hearing takes place, and so can the HB department. If you are still not happy with the appeal decision, it may be possible to appeal further to the social security commissioners. You should contact a housing aid centre or a citizens advice bureau if you want to do this.

What does the jargon mean?

This section explains some of the terms that are used in connection with housing benefit. These phrases could be used in letters the council sends you. If there is anything you don't understand, ask the council to explain it and get advice.

Applicable amount – the amount of money the government considers that your household needs to live on each week (see page 7)

Contractual rent – the rent that your landlord charges (see page 6)

Discretionary housing payment – an extra payment from the council that can be made if a shortfall in your HB causes you serious financial problems (see page 10)

Eligible rent – the amount of rent taken into account for calculating your HB – your contractual rent minus any service charges and rent restrictions (see page 7)

Habitual residence – whether you are normally resident in the UK (see page 4)

Interim payment – a payment the HB department has to make if it can't assess your HB application within 14 days (see page 10)

Local reference rent – the rent, which the rent officer considers reasonable for similar sized accommodation in your area (see page 8)

Maximum rent – see 'eligible rent' above

Non-dependent deduction – an amount deducted from your HB because you live with other adults who could be expected to pay rent (see page 9)

Overpayment – a payment of too much HB, which you received but were not entitled to (see page 12)

Payment on account – see 'interim payment' above

Pre-tenancy determination – an estimate of the amount of HB you might get for a particular property (see page 6)

Rent allowance or rent rebate – these are other names for HB

Rent officer – the person who decides whether your home is too expensive or too large for your needs (see page 7)

Rent restriction – a deduction from your HB, because the rent officer believes your home is too expensive or too large for your needs (see page 7)

Taper – an amount of money deducted from your HB because your income is more than your applicable amount (see page 7)

Tariff income – the weekly income it is assumed that you get from your capital (eg. savings), even if you don't. This will only apply if your capital is between £3,000 and £16,000 (see page 8)

Young person's rent – the rent level considered reasonable for a single room in your area, which is the maximum HB most single people under 25 can get (see page 9)

Organisations

To find your nearest Shelter housing aid centre, contact Shelter, 88 Old Street, London EC1V 9HU. 020 7505 2000. www.shelter.org.uk

Shelterline, 24 hour national housing helpline. 0808 800 4444 (freephone/minicom/interpreting services)

The Shelternet website provides information about homelessness and practical solutions to common housing problems, and can help you to find your nearest advice agency.

www.shelternet.org.uk

Shelter Scotland, 4th floor, Scotiabank House, 6 South Charlotte Street, Edinburgh EH2 4AW. 0131 473 7199. www.shelterscotland.org.uk

Shelter Cymru (Wales), 25 Walter Road, Swansea, West Glamorgan SA1 5NN. 01792 469400. www.sheltercymru.org.uk

Advice UK, 4 Deans Court, St Pauls Churchyard, London EC4V 5AA. 020 7489 1800. www.adviceuk.org.uk

Citizens Advice, Myddleton House, 115-123 Pentonville Road, London N1 9LZ. 020 7833 2181. www.citizensadvice.org.uk

For your nearest citizens advice bureau or housing benefit department see your local telephone directory or Yellow Pages

Law Centres Federation, Duchess House, 18-19 Warren Street, London W1T 5LR. 020 7387 8570. www.lawcentres.org.uk

Local Government Ombudsman: www.lgo.org.uk

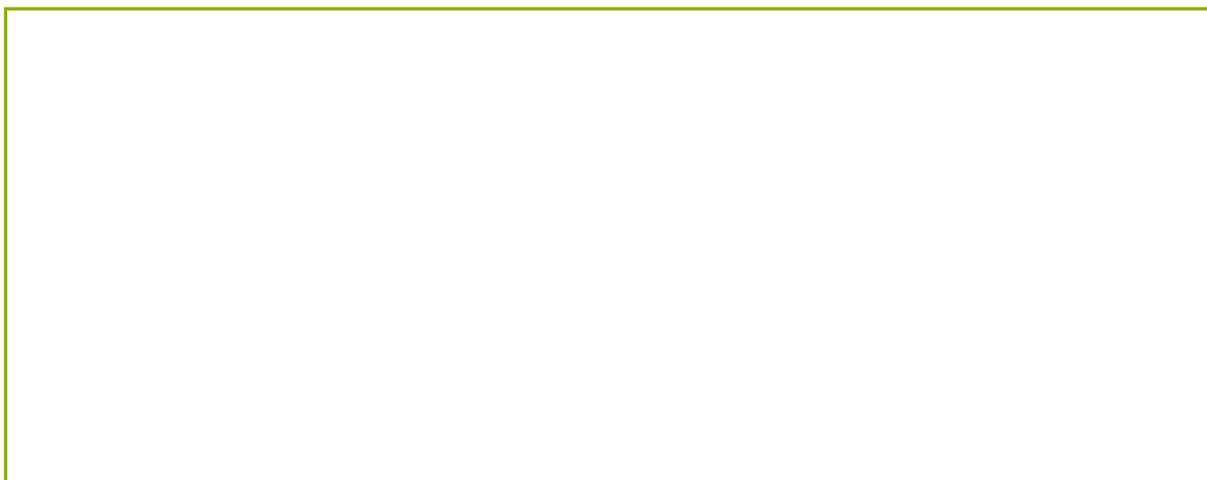
- England: 21 Queen Anne's Gate, London SW1H 9BU. 020 7915 3210
- Scotland: 23 Walker Street Edinburgh EH3 7HX. 0130 225 5300
- Wales/Cymru: Derwen House, Court Road, Bridgend CF31 1BN. 01656 661325

Other guides from Shelter:

- Homeless? Read this
- Finding a place to live
- Council tenancies
- Housing association tenancies
- Private tenancies
- Mortgage arrears
- Rent arrears
- Young people
- Private tenants: paying a deposit
- Private tenants: paying your rent
- Private tenants: right to repairs
- Private tenants' rights to fire safety
- Housing rights and relationship breakdown
- Harassment and illegal eviction

Individual copies of these guides are available free to members of the public.

Shelter also produces a detailed 'Guide to Housing Benefit and Council Tax Benefit', which is updated annually. For a complete list of publications and more information about Shelter contact: Shelter, 88 Old Street, London EC1V 9HU. Telephone 020 7505 2000. www.shelter.org.uk Or contact your nearest Shelter centre:



Contact Shelterline **0808 800 4444** (freephone) for:

- 24 hour national housing help
- Minicom for deaf callers
- Language line for non-English speakers

Visit Sheltinternet www.sheltinternet.org.uk for online housing information.

JULHS352

Shelter

Registered company number 1038133 Registered charity number 263710