



Social care and support

Financing housing

Date: February 2021

Housing Benefit/ Housing costs Universal Credit

Many people who have Down's syndrome and are living independently in their own home may receive help with housing to contribute to their rent costs.

Housing Benefit is a means tested benefit administered by local authorities and paid to adults on a low income to help cover their rent. The payable amount depending on financial circumstances.

Universal Credit (UC) has replaced Housing benefit for most new claimants. Some people in receipt of the severe disability premium (SDP) in their benefit (usually ESA for our members) had protection from having to claim UC housing cost. This was called the SDP gateway and meant if you received or were eligible for the (SDP) within your benefit you were not able to claim UC and had to claim Housing Benefit.

From 27 January 2021, regulations changed meaning that SDP was no longer a barrier to claiming UC and therefore a change of circumstances could trigger having to claim for UC. A Transitional Element, worth between £120 and £405 each month can be paid on top if eligible. This protection is not as good as that provided within the managed migration rules (where DWP instigate the move to UC rather than your change in circumstance instigating a claim) and as UC increases, the transitional element will gradually decrease over time until it meets with the UC level.

Housing Benefit (HB) claims can still be made if you live in specified accommodation. Specified accommodation includes supported accommodation provided by a non – metropolitan county council, housing association, registered social landlord, registered charity, non profit making or similar bodies and your landlord provides you with care, support or supervision, or has arranged for it to be provided to you

Support for Mortgage Interest Loans

People claiming certain benefits used to be able to apply for Support for Mortgage Interest (SMI) to contribute to interest payments on a mortgage. However this has since been replaced by support for mortgage interest loans. The DWP now charges interest on the loan borrowed and this can be paid back once the property has been sold.

Disability Rights have a detailed guide regarding housing costs which can be accessed on the link below

disabilityrightsuk.org/housing-benefit

We can help

If you have any questions about social care, please contact us using Tel: 0333 1212 300 or Email: info@downs-syndrome.org.uk. If our information officers are unable to help, they will refer you to our social care adviser.

Contact us

t. 0333 1212 300

Down's Syndrome Association

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