

What is a non-dependant?

A non-dependant is an adult son or daughter, aged 18 or over, or someone else over 18 who shares your home with you but is not dependent on you for financial support. Boarders, sub-tenants and joint tenants are not non-dependants because they have a legally-binding and commercial agreement to pay rent.

What is a non-dependent deduction or NDD?

If you receive housing benefit to help towards your rent, the benefit is reduced by what is known as a 'non-dependent' deduction for each adult over 18 living in your home. It is an amount which the Government feels should be contributed to the household's rent by adults who live there, other than the tenants.

Does the money paid by non-dependants for their keep count as income for the person claiming the benefit?

No. This money is not treated as the claimant's income. Instead a fixed amount is deducted from the claimant's entitlement to housing benefit. The amount of this deduction depends on the non-dependant's circumstances. Generally the more income a non-dependant gets, the higher the deduction.

What if the non-dependant pays nothing for their keep?

The amount of any deduction is based upon the non-dependant's circumstances not on the amount paid. If the non-dependant pays nothing, a deduction based upon their circumstances will still apply.

So what does this mean to me?

Non-dependants are expected to pay towards your housing costs. Under the current Housing Benefit rules and until Universal Credit comes in to your area, the amount they are expected to pay depends on:

- Their individual circumstances (such as their age)
- How much they earn, if they work
- How much they receive in benefits.

What are the amounts of deduction?

This is where it gets complicated. There are six levels of deduction. If the non-dependant is working fewer than 16 hours-a-week, the lowest deduction will apply. If the nondependent is doing paid work for 16 hours or more a week, the level of deduction will depend on the non-dependant's income.

The non-dependant is:	April 2015
25+ on Income Support /Job Seeker's Allowance/Employment and Support Allowance	£14.55
Under 25 in receipt of main phase Employment and Support Allowance	£14.55
In receipt of Job Seeker's Allowance or Employment and Support Allowance (Contributions Based)	£14.55
If Non- Dependant works less than 16hrs/week or is on maternity, paternity, adoption or sick leave	£14.55
If non dependant works 16+ hours/week and has a gross income of:	
Under £129	£14.55
£129.00 - £188.99	£33.40
£189.00 - £245.99	£45.85
£246.00 - £327.99	£75.05
£328.00 - £407.99	£85.45
£408.00 or more per week	£93.80
Any other non-dependant not in work	£14.55

If you have any non-dependants living with you who also work, they are assumed to contribute more. This means that you may get less housing benefit and you will have to pay more towards your rent. It is important that you read the full details in your housing benefit letter from your council.

You also need to tell the council if anyone moves into or out of your home as it may affect your benefits. These rules also apply to council tax benefit.

Are there any exceptions?

Yes. No deduction applies for any non-dependent if the housing benefit claimant or any partner:

- Is registered blind
- Gets Severe Disablement Allowance
- Gets the care component of Disability Living Allowance or Attendance Allowance
- Gets Exceptionally Severe Disablement Allowance
- Is under 18
- Is under 25 and on Income Support/Job Seekers Allowance Income Based)
- Is on a Youth Training Scheme
- Is a full-time student
- Normally lives elsewhere.

If my housing benefit is reduced what do I need to do?

You need to find the difference between the benefit you are given and the rent you need to pay.

NDDs and Universal Credit

When the changes to Universal Credit take place in your area, the amount other adults living in someone else's home need to pay towards the rent is going to change – it is going to be simplified to a single deduction called a Housing Cost Contribution. This will be the same amount for everyone. Any help towards your housing costs will be part of Universal Credit, paid directly to you each month.

These new rules for Universal Credit covering non-dependent deductions apply only for the transitional phase when the non-dependent is in receipt of Universal Credit, but the tenant is still in receipt of Housing Benefit. In effect, this means that existing housing benefit rules for non-dependants will apply until the household transfers onto Universal Credit.

The amount deducted for each non-dependant will be £68 every month for most adults over ?? regardless of their income. There will be some exceptions for adults who are:

- Aged under 25 and entitled to Universal Credit and have no earned income
- Full time students.

Need further support?

Call the Government's information line on **0845 605 7064**.

Check on **entitledto.com** to find out how you may be affected.

For help with money advice and managing your debts visit: **moneyadviceservice.org.uk**

*This document outlines the information as we know it today. Some aspects are still changing and there are exceptions. Please speak to your housing officer or visit **dwp.gov.uk** for more information. Please make sure you keep in contact with the Department for Works and Pensions (DWP) and pay your rent in full to avoid getting into arrears. For more information about the deductions, please speak to your housing officer.*



Thank you for downloading this information sheet from **accordgroup.org.uk**. If you require further information, please visit our website or call our Customer First team on **0300 111 7000** or email **customerfirst@accordgroup.org.uk**

 178 Birmingham Road, West Bromwich, West Midlands, B70 6QG

 @theaccordgroup  /accordgroup  /theaccordgroup

All information correct at time of writing. Version 1.
November 2015