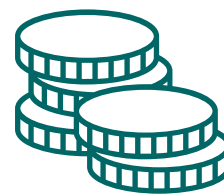


# Help with housing costs: Discretionary Housing Payment (DHP)



## What is a Discretionary Housing Payment (DHP)?

A Discretionary Housing Payment (DHP) is a short-term payment from the Council.

It is extra money for people who cannot afford their housing costs. The amount you get will depend on your circumstances.

## What can you use a DHP to pay for?

You can use a DHP for temporary help to pay your housing costs. For example, a shortfall in your rent if you are affected by the benefit cap.

A DHP is not a regular payment like welfare benefits. It is a temporary payment you could get while you improve your circumstances.

The Council will estimate how long you need to find a long-term solution for paying your housing costs. Your DHP will cover that period.

For example: if your rent is high, the Council could give you a DHP while you find somewhere more affordable within a reasonable timeframe.

## Can you use a DHP for council tax or furniture?

No. A DHP is to help you avoid becoming homeless. It is not for council tax payments or to buy things for your home.

When you apply for a DHP, the Council will check if you need this extra money.

For example, to help pay rent you owe (rent arrears), or your increased rent.

For other expenses, consider other ways to increase your income and reduce your bills.

You should also check you are claiming all the welfare benefits you are allowed to claim.

## How can you get a DHP?

Before you can apply for a DHP, you must claim Housing Benefit or the Housing Costs element of Universal Credit.

If you live in Enfield, you should apply to Enfield Council. However, applying for a DHP does not mean you will get it. Even if you received a DHP before, the Council could refuse your DHP application.

## Are you affected by the benefit cap?

If you are aged 16 or over – and below the State Pension age – you might be affected by the benefit cap. The benefit cap limits the total you can get when you claim welfare benefits.

The current (November 2024) benefit cap for Greater London is:

- £2,110.25 per month for couples (or for lone parents living with their children)
- £1,413.92 per month for single adults.

If your benefits are capped, your Housing Benefit, or the Housing Costs element of your Universal Credit, will be lower.

One way to avoid the cap is if you (and your partner if you live together) earn at least £793 per month after tax and National Insurance. Other exceptions are on GOV.UK (search for 'benefit cap').



## Can you get a DHP if you are benefit-capped?

Yes, you can apply for a DHP even if you are benefit capped. The money you get from a DHP is not affected by the benefit cap.

However, you need to claim Housing Benefit or the Housing Costs element of Universal Credit before you can apply for a DHP.

## Can you apply for a DHP more than once?

Yes, but you should not rely on getting a DHP.

If you cannot pay your housing costs, a DHP is not a long-term solution.

A DHP is given 'at the discretion' of the Council. This means that the Council could decide not to give you a DHP.

Also, when you first apply for a DHP, you must agree an action plan with the Council.

You must complete your action plan before you apply for another DHP.

## Has the Council refused your DHP application?

You might get more than one DHP payment. However, the Council can refuse your application even if your circumstances have not changed.

For example, the Council will check if you are relying on DHPs instead of following your agreed action plan.

## How can you ask for a review of a DHP decision?

You can ask for a review of a DHP decision by Enfield Council. You must make your request within one month of receiving the decision letter. Please email [revs@enfield.gov.uk](mailto:revs@enfield.gov.uk). You cannot appeal a review decision; it is final.

## What can you do if the Council refuses your DHP application?

You must not rely on getting a DHP. You need a long-term way to afford your housing costs. You could try to:

- find a home you can afford to rent
- increase your income
- reduce your expenses (e.g. get help with childcare costs).

## Web version of this factsheet

For a web version of this factsheet – and other housing and homelessness resources – please go to [www.enfield.gov.uk/homelessness-resources](http://www.enfield.gov.uk/homelessness-resources)

## References and further advice

### Discretionary Housing Payment (DHP)

Applying for a DHP

[www.enfield.gov.uk/services/benefits-and-money-advice/discretionary-housing-payment](http://www.enfield.gov.uk/services/benefits-and-money-advice/discretionary-housing-payment)

### Paying your rent and rent arrears

Rent increases (Shelter)

[https://england.shelter.org.uk/housing\\_advice/private\\_renting/rent\\_increases](https://england.shelter.org.uk/housing_advice/private_renting/rent_increases)

Get help to pay your rent (Citizens Advice)

[www.citizensadvice.org.uk/housing/paying-rent/get-help-with-renting-costs/](http://www.citizensadvice.org.uk/housing/paying-rent/get-help-with-renting-costs/)

Rent advice from our online self-help tool

<https://enfield.adviceaid.uk/questions/choose-a-topic/3>

Breathing space debt respite (rent arrears) (GOV.UK)

[www.gov.uk/options-for-dealing-with-your-debts/breathing-space](http://www.gov.uk/options-for-dealing-with-your-debts/breathing-space)

Cost of living support and help to pay your housing costs and bills [www.enfield.gov.uk/services/your-council/cost-of-living-support](http://www.enfield.gov.uk/services/your-council/cost-of-living-support)

## Claiming welfare benefits

Where to get help and advice about benefits (MoneyHelper)  
[www.moneyhelper.org.uk/en/benefits/problems-with-benefits/where-to-get-help-and-advice-about-benefits](https://www.moneyhelper.org.uk/en/benefits/problems-with-benefits/where-to-get-help-and-advice-about-benefits)

Check what benefits you can get (Citizens Advice)  
[www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get/](https://www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get/)

Benefits calculators (GOV.UK) [www.gov.uk/benefits-calculators](https://www.gov.uk/benefits-calculators)

## Benefit cap

Benefit cap (Turn2us) [www.turn2us.org.uk/get-support/information-for-your-situation/benefit-cap/am-i-affected-by-the-benefit-cap](https://www.turn2us.org.uk/get-support/information-for-your-situation/benefit-cap/am-i-affected-by-the-benefit-cap)

Benefit cap (GOV.UK) [www.gov.uk/benefit-cap](https://www.gov.uk/benefit-cap)

Benefit cap amounts (GOV.UK) [www.gov.uk/benefit-cap/benefit-cap-amounts](https://www.gov.uk/benefit-cap/benefit-cap-amounts)

Benefit cap exceptions (GOV.UK)  
[www.gov.uk/benefit-cap/when-youre-not-affected](https://www.gov.uk/benefit-cap/when-youre-not-affected)

## Debt and bills

Get help with debt or paying your bills  
[www.enfield.gov.uk/services/your-council/cost-of-living-support/help-with-debts-and-bills](https://www.enfield.gov.uk/services/your-council/cost-of-living-support/help-with-debts-and-bills)

Call National Debtline for free debt advice on 0808 808 4000 or go to <https://nationaldebtline.org/>

Dealing with debt (MoneyHelper)  
[www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt](https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt)

Get help with childcare costs (GOV.UK)  
[www.gov.uk/help-with-childcare-costs](https://www.gov.uk/help-with-childcare-costs)

## Tenancies and evictions

Tenancy status checker (Shelter)  
[https://england.shelter.org.uk/professional\\_resources/legal/renting/tenancy\\_status\\_checker](https://england.shelter.org.uk/professional_resources/legal/renting/tenancy_status_checker)

Private renting tenancy agreements (GOV.UK)  
[www.gov.uk/private-renting-tenancy-agreements](https://www.gov.uk/private-renting-tenancy-agreements)

Eviction (Shelter)  
[https://england.shelter.org.uk/housing\\_advice/eviction](https://england.shelter.org.uk/housing_advice/eviction)

## Finding an affordable home to rent or buy

How to rent (GOV.UK)  
[www.gov.uk/government/publications/how-to-rent](https://www.gov.uk/government/publications/how-to-rent)

How to find a property to rent  
[www.enfield.gov.uk/services/housing/how-to-find-a-property-to-rent](https://www.enfield.gov.uk/services/housing/how-to-find-a-property-to-rent)

Rent-to-buy (GOV.UK) [www.gov.uk/rent-to-buy](https://www.gov.uk/rent-to-buy)

Affordable home ownership scheme (GOV.UK)  
[www.gov.uk/affordable-home-ownership-schemes](https://www.gov.uk/affordable-home-ownership-schemes)

## Homelessness advice

Avoid homelessness [www.enfield.gov.uk/act-now-homelessness](https://www.enfield.gov.uk/act-now-homelessness)

What happens if you become homeless  
[www.enfield.gov.uk/services/housing/homelessness/what-happens-if-you-become-homeless](https://www.enfield.gov.uk/services/housing/homelessness/what-happens-if-you-become-homeless)

Shelter's free phone number 0808 800 4444 or go to [https://england.shelter.org.uk/get\\_help/helpline](https://england.shelter.org.uk/get_help/helpline)

Note: the information in this document is correct at the time of publication (9 December 2024).