

# Don't lose money: Apply for housing benefit!

Information provided by the German Trade Union Confederation (DGB)

## What is housing benefit?

Housing benefit is a state subsidy towards housing costs. It can be granted to both tenants ("rent support") and homeowners ("mortgage and home upkeep support"). To receive housing benefit, you need to submit an application to the housing benefit office of the city/town or administrative district.

With effect from 1 January 2023, a major housing benefit reform will come into force. From then on, about 2 million households instead of the previous 600,000 will be eligible for housing benefit. Many pensioners, recipients of Unemployment Benefit I as well as employees who earn minimum wage can then receive housing benefit.

## How much housing benefit can I get?

The average payment amount is EUR 370, but the exact amount depends on the cold rent, the rent level at the place of residence, the number of people living in the household and the income. Below are some **examples** of the approximate amount of housing benefit you can expect.

	 Single	 Single parent, 1 child	 Childless couple	 Couple, 1 child	 Couple, 2 children
Net income(s)	€ 1,300	€ 1,090	€ 2,160	€ 2,380	€ 2,170
Warm rent	€ 570	€ 700	€ 700	€ 830	€ 970
<b>Amount of housing benefit</b>	<b>€ 200</b>	<b>€ 490</b>	<b>€ 100</b>	<b>€ 200</b>	<b>€ 600</b>

Explanations: In all examples, an average rent level (rent band IV) is assumed. It is assumed that the total available income comes from employment(s) at the minimum wage: single: 30 hrs/w, single parent: 20 hrs/w, childless couple: 2x25 hrs/w, couple with one child: 2x28.5 hrs/w, couple with two children: 2x25 hrs/w.

Note: Many housing benefit offices were already overloaded before the reform, so it can take several months until your application is approved, but the money will then be paid out retroactively up to the month in which the application was filed. Therefore: **It is best to submit the application before the end of January 2023!**

### **Who can apply for housing benefit?**

In principle, almost anyone. The only people who are excluded are those who are already receiving social benefits in which the rent is taken into account. This applies in particular to recipients of basic income benefit or, in the future, citizens' basic income. Students who are eligible for BAföG (federal education assistance) and trainees who are eligible for BAB (vocational training grant) are also excluded if they live alone or in a flat-sharing community. However, students and trainees who live together with their partner or child may be eligible for housing benefit even if they are receiving BAföG or BAB.

### **In addition: You may be eligible for benefits due to additional payment for operating and heating costs!**

In the event of a high additional payment for heating costs, persons whose income normally exceeds the basic income benefit level may become eligible for benefits for one month, because in the month in which the additional payment is due, the entitlement to benefits increases significantly – possibly exceeding the available income. As a result, they may be eligible for basic income benefit or citizens' basic income.

**Further information and useful links are provided at:**

[www.dgb.de/wohngeld](http://www.dgb.de/wohngeld)