

Working out your Local Housing Allowance



Local Housing Allowance is a new way of working out new claims for Housing Benefit for tenants renting accommodation from a private landlord. It also affects tenants already getting Housing Benefit who move into accommodation rented from a private landlord. Local Housing Allowance is being introduced on 7 April, 2008. If you live in council accommodation or other social housing, Local Housing Allowance will not affect you

To work out how much benefit you might get you need to:

1. work out how many bedrooms you are entitled to and which Local Housing Allowance rate applies to you – this is shown below
2. check the Local Housing Allowance rates for the area you want to live in (see leaflet **HB(LHA)5**, which you can get from us (at the address below) or at [insert web address])
3. find out if you can get the full amount of benefit. The amount of benefit you can get may be affected by:
 - any money you have coming in
 - any savings you have
 - how much your rent is
 - if we expect anyone living with you to pay towards your rent
 - if you share paying the rent with someone else who is not your partner

For more information about this, please get in touch with us at the address below.

How many bedrooms am I entitled to?

The number of people who live with you is used to work out how many bedrooms you are entitled to. We do not count other rooms such as a living room, kitchen or bathroom.

The number of bedrooms you are entitled to is then used to work out which Local Housing Allowance rate usually applies to you. In some cases, there are some more rules – these are looked at below.

You can use the following information as a guide to work out how many bedrooms you are entitled to.

You are entitled to one bedroom for:

- every adult couple (married or unmarried)
- any other adult aged 16 or over
- any two children of the same sex aged under 16
- any two children aged under 10
- any other child.

Reena and Suki

Reena and Suki are a couple who have a child, Ben, who is nine years old.

They are entitled to one bedroom for themselves and one for Ben. This means any benefit they are entitled to will be based on the Local Housing Allowance rate for two bedrooms.

Susan

Susan is a single mother who has three children, Tom, who is fourteen, Judy, who is eleven and Raymond, who is six.

Susan is entitled to one bedroom for herself, one bedroom for Judy and one bedroom for Tom and Raymond to share. This means any benefit they are entitled to will be based on the Local Housing Allowance rate for three bedrooms.

Lisa and Matt

Lisa and Matt are a couple who have five children, Shaun, who is seventeen, Graham, who is fifteen, Laura, who is twelve, Millie, who is nine and Jessica, who is six.

They are entitled to one bedroom for themselves, one bedroom for Shaun, one bedroom for Laura and Millie to share, one bedroom for Graham and one bedroom for Jessica. This means any benefit they are entitled to will be based on the Local Housing Allowance rate for five bedrooms.

What else might affect the Local Housing Allowance rate?

There are extra rules if you are:

- aged 25 or over, single and do not live with any dependants
- aged under 25, single and do not live with any dependants
- a couple and do not live with any dependants
- you are a care leaver aged under 22
- you are severely disabled

These extra rules are covered in separate leaflets that you can get from us at the address below.

If you are a joint tenant this may affect the benefit you can get. For more information about joint tenants, please get in touch with us at the address below.

Non-dependants

If you claim benefit you can only get it for yourself and your family. If you share a property with someone who is not part of your family, your benefit may be reduced. This is because we may expect them to pay towards your rent.

For more information about this, please get in touch with us at the address below.

What if my rent is not the same as the Local Housing Allowance rate that applies to me?

If your rent is up to £15 lower than the Local Housing Allowance rate that applies to you, any benefit you might get will still be based on this rate. For example, if your rent is £90 and the Local Housing Allowance is £100, the maximum amount of benefit we could pay you would be £100.

If your rent is more than £15 less than the Local Housing Allowance rate that applies to you, any benefit you might get will be based on the amount of your rent plus £15. For example, if your rent is £60 and the Local Housing Allowance is £100 the maximum amount of benefit we could pay you would be £75.

For a more detailed explanation of how this may affect you, please see **HB(LHA)6** *Local Housing Allowance: rights and responsibilities*.

Further information

If you want more information:

- phone your Housing Benefit department on 01376 551414 extn 8707
- visit your Housing Benefit department at Causeway House Bocking End Braintree Essex
- look on our website www.braintree.gov.uk
- email us benefits@braintree.gov.uk
- visit www.direct.gov.uk

Remember that this leaflet is a guide only. It is not meant to say exactly what your legal rights are. While we have tried to make sure that the information in this leaflet is correct at the date shown on the cover, it is possible that there may be incorrect information or some ideas may be oversimplified. Also, please remember that the information in this leaflet is likely to become less accurate over time because of changes to the law.