Working out your Local Housing Allowance

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 that any benefit they are entitled to will be based on the Local Housing Allowance rate for two bedrooms.

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.

To work out how much benefit you might be entitled to, you need to:

- *Work out how many bedrooms you are entitled to and which Local Housing Allowance rate applies to you.*
- *Check the Local Housing Allowance rates for the area you want to live in.*
- *Find out if you can get the full amount of benefit. This may be affected by:*
  - *Any money you have coming in*
  - *Any savings you have*
  - *How much your rent is*
  - *If you have anyone living with you who is over 18 and not your partner or dependent child*
  - *If you share paying the rent with someone else who is not your partner*

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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.

We use the number of bedrooms that you are entitled to to work out the Local Housing Allowance rate that 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 under 16*
- *Any two children aged under 10*
- *Any other child*

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 that any benefit they are entitled to will be based on the Local Housing Allowance rate for three bedrooms.

What else might affectthe Local Housing Allowance rate?

There are extra rules if you are:

- *Aged 25 or over, single and do not live with any dependents*
- *Aged under 25, single and do not live with any dependents*

- *A couple and do not live with any dependents*
- *You are a care leaver aged under 22*
- *You are severely disabled*

These extra rules are covered in separate leaflets, which you can get from us at the address shown on the back of this leaflet.

If you are a joint tenant, this may affect the benefit that you are entitled to.

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

Non-Dependents

If you claim benefit you can only get it for yourself and your family. If you share a property with someone who is over 18 and not a dependent child or your partner, your benefit may be reduced. This is because we have to make a deduction from your benefit to take account of any contribution they are making to the running costs of the household. This deduction applies even if no actual contribution is made.

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

If your rent is lower than the LHA rate you are entitled to, you will be able to keep the difference up to a maximum of £15 a week. For example, if your rent is £90 and the Local Housing Allowance rate is £100, the maximum benefit we could pay you would be £100 and you would be able to keep the £10 difference.

If the difference is more than £15, you will still only be able to get £15. For example, if your rent is £60 and the Local Housing Allowance rate is £100, the maximum benefit we could pay you would be £75 which is your rent plus £15.

If you would like more information

Phone our benefits team on
01252 398 914

Visit the Council Offices in Farnborough Road, Farnborough or Princes Gardens in Aldershot.

Visit our website
www.rushmoor.gov.uk

e-mail us at
benefits@rushmoor.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 time of printing, it is possible that there may be incorrect information or some ideas may be simplified.

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Tel: 01252 398 398 ■ www.rushmoor.gov.uk ■ Produced March 2008