

Local Housing Allowance Information for Private Tenants



Local Housing Allowance: an introduction

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 effective from 7 April, 2008. If you live in council accommodation or other social housing, Local Housing Allowance will not affect you.

Local Housing Allowance is usually based on:

- who lives with you
- how much money you have coming in
- what savings you have.

In some cases the amount of benefit you are entitled to will be affected by other things.

These can include:

- how much your rent is
- whether anyone living with you is expected to contribute to your rent

Why are we introducing Local Housing Allowance?

Local Housing Allowance gives tenants more choice in where they live and it's fairer too.

This is because with Local Housing Allowance:

- you will be entitled to the same amount of benefit as people in the same circumstances as you

- you can find out how much benefit you can get before you rent a property
- you can decide how much of your benefit you want to spend on renting a property
- you will usually get your benefit paid to you. It is up to you to pay the rent to your landlord
- you will find out about your benefit more quickly than before

Why is Local Housing Allowance better for me?

With Local Housing Allowance, you will know before you find somewhere to live, how much help with your rent you might get. By knowing how much you might get, it is easier for you to decide what type of property you can afford.

You can check the rates for the area you want to live in by contacting us. Details of how to contact us are provided at the back of this leaflet.

You can choose how to spend your benefit in a similar way to tenants who are not getting benefits. Like other tenants you will be able to choose whether to rent a larger property, or spend less on housing and increase how much money you have for other things. If you rent a cheaper property, the benefit that you can keep will not affect any other benefits that you get.

If you are looking for somewhere to rent you can choose to:

- rent a property where the rent is the same as the Local Housing Allowance rate you are entitled to
- pay more than the Local Housing Allowance rate you are entitled to and rent a more expensive property using other money you have coming in
- pay less than the Local Housing Allowance rate you are entitled to and rent a less expensive home. In this case your Local Housing Allowance rate can be up to £15 more per week than your rent

The following examples show how this works.

These examples are for tenants who are entitled to the maximum amount of benefit.

Fred's Local Housing Allowance rate is £65 a week. His rent is £60 a week. Fred gets benefit of £65 a week and can keep £5 a week to spend on other things.

Helen's Local Housing Allowance rate is £80 a week. Her rent is £90 a week. Helen gets benefit of £80 a week and has to pay the extra £10 a week from other money she has coming in.

Tony's Local Housing Allowance rate is £100 a week. His rent is £80 a week. Tony gets benefit of £95 a week and can keep £15 a week to spend on other things

How will I get my benefit if Local Housing Allowance applies to me?

Usually you will have your benefit paid directly to you. It will be paid directly into your bank or building society account, if you have one, or by cheque.

If you do not already have a bank or building society account, you may want to set one up. That way you can arrange to pay the rent to your landlord automatically, using a standing order.

You can get advice about opening and running a bank account from any bank or building society or pick up a Just the facts about basic bank accounts leaflet from any of our offices. You can also get advice from a welfare organisation such as the Citizens Advice Bureau.

It is up to you to pay the rent to your landlord. If you don't pay your rent, you may be taken to court and evicted from the property.

Paying your rent

As a tenant you are responsible for paying your rent to your landlord.

If you do not pay the rent your landlord may apply to the local authority to have it paid to them, or take other action to recover their money.

If you are in rent arrears your landlord may be able to go to the courts and ask that you be evicted from your home.

Eviction means that:

- you will lose your home
- your benefit may not be paid to you in the future
- you may have difficulty finding new accommodation, as your landlord is unlikely to give you a reference
- you will still have to pay the landlord the money you owe and possibly extra money to cover any court costs
- an application for re-housing could be affected as you may be considered to have made yourself intentionally homeless.

Can I have my benefit paid direct to my landlord?

Your benefit is paid to you unless you are likely to have difficulty paying your rent, or if you have more than eight weeks of arrears then your rent must be paid to your landlord. For more information about this, please contact us. Details of how to contact us are provided at the back of this leaflet.

If you are worried about managing your money, ask us if we can help. In some cases we may be able to pay your rent to your landlord.

Changes of circumstance

If you are getting Housing Benefit and you move to a new address or other circumstances change, you should tell us straightaway. You may need to make a new claim for Housing Benefit.

Working out your Local Housing Allowance

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

- work out how many bedrooms you are entitled to and which Local Housing Allowance rate applies to you - this is shown below
- check the Local Housing Allowance rate for Aberdeen City, which you can get from us.
- 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



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 – details of these are provided 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

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. Details of how to contact us are provided at the back of this leaflet.

Non-dependants

If you claim benefit you can only get it for yourself and your family e.g. you, your partner and any dependant children. If you share a property with someone who is not part of your family and they do not pay you a commercial rent your benefit may be reduced e.g. adult children or elderly parents. This is because we may expect them to pay towards your rent.

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.

Working out your Local Housing Allowance if you are a couple

To work out how much benefit you might get you need to find out what Local Housing Allowance rate your benefit will be based on.

If you are part of a couple and do not live with any dependants, your benefit will be based on the one bedroom Local Housing Allowance rate if you live in:

- a self-contained property
- shared accommodation but have two or more rooms (bedrooms or living rooms) that no-one else can use

If you are part of a couple and do not live with any dependants, your benefit will be based on the Local Housing Allowance shared room rate if you live in shared accommodation.

By couple we mean a man and a woman who are married or are living together as if they are married, or two people of the same sex who are civil partners of each other and are members of the same household.

By a self-contained property we mean one where you have your own room plus your own:

- bathroom
- toilet; and
- kitchen (or facilities to cook with)

For example, this could be a one-bedroom flat.

Bill and Jane

Bill and Jane are a couple who have no children. They live in a house where they share facilities.

They are entitled to one bedroom for themselves. As they share facilities, this means any benefit they are entitled to will be based on the Local Housing Allowance shared room rate.

Gary and Steve

Gary and Steve are a couple. They live in a self-contained flat.

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

You also need to 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

Non-dependants

If you claim benefit you can only get it for yourself and your family e.g. you, your partner and any dependant children. If you share a property with someone who is not part of your family and they do not pay you a commercial rent your benefit may be reduced e.g. adult children or elderly parents. This is because we may expect them to pay towards your rent.

Working out your Local Housing Allowance if you are single aged 25 or over

To work out how much benefit you might get you need to find out what Local Housing Allowance rate your benefit will be based on.

If you are 25 or over, single and do not live with any dependants, your benefit will be based on the one bedroom Local Housing Allowance rate if you live in:

- a self-contained property
- shared accommodation but have two or more
- rooms (bedrooms or living rooms) that no-one else can use

If you are 25 or over, single and do not live with any dependants, your benefit will be based on the Local Housing Allowance shared room rate if you live in shared accommodation unless you have two or more rooms (bedrooms or living rooms) that no-one else can use.

By a self-contained property we mean one where you have your own room plus your own:

- bathroom
- toilet, and
- kitchen (or facilities to cook with)

For example, this could be a one-bedroom flat.

You can find out what the Local Housing Allowance room rates are by contacting us. Details of how to contact us are provided at the back of this leaflet.

You also need to 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 you share paying the rent with someone else

Non-dependants

If you claim benefit you can only get it for yourself and your family e.g. you, your partner and any dependant children. If you share a property with someone who is not part of your family and they do not pay you a commercial rent your benefit may be reduced e.g. adult children or elderly parents. This is because we may expect them to pay towards your rent.

For more information about this, please get in touch with us. Details of how to contact us are provided at the back of this leaflet.

Working out your Local Housing Allowance if you are single aged under 25

To work out how much benefit you might get you need to find out what Local Housing Allowance rate your benefit will be based on.

If you are aged under 25, are single and do not live with any dependants, you can only get the Local Housing Allowance shared room rate. You can find out what the shared room rate is by contacting us. Details of how to contact us are provided at the back of this leaflet.

You also need to 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 you share paying the rent with someone else

Marcus

Marcus is single. He is aged 23.

He is entitled to one bedroom for himself. As he is under 25, he is entitled to the Local Housing Allowance shared room rate.

Working out your Local Housing Allowance if you are severely disabled

To work out how much benefit you might get you need to find out what Local Housing Allowance rate your benefit will be based on.

If you are severely disabled, or live with a severely disabled partner, and have no dependent children, your benefit will be based on the one bedroom Local Housing Allowance rate.

You can find out what the Local Housing Allowance room rates are by contacting us. Details of how to contact us are provided at the back of this leaflet.

You also need to 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 you share paying the rent with someone else

Non-dependants

If you claim benefit you can only get it for yourself and your family e.g. you, your partner and any dependant children. If you share a property with someone who is not part of your family and they do not pay you a commercial rent your benefit may be reduced e.g. adult children or elderly parents. This is because we may expect them to pay towards your rent.

Joint tenants

If you are a joint tenant this might affect the benefit you can get. For more information about joint tenants, please get in touch with us. Details of how to contact us are provided at the back of this leaflet.

Working out your Local Housing Allowance if you are a care leaver under 22

To work out how much benefit you might get you need to find out what Local Housing

Allowance rate your benefit will be based on. If you are a care leaver under 22, or live with a care leaver under 22 who is your partner, and have no dependent children your benefit will be based on the one bedroom Local Housing Allowance rate.

By care leaver we mean someone who was in council care after the age of 15. For more information about what we mean by care leavers, please contact us. Details of how to contact us are provided at the back of this leaflet.

You can find out what the Local Housing Allowance room rates are by contacting us.

You also need to 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 you share paying the rent with someone else

Non-dependants

If you claim benefit you can only get it for yourself and your family e.g. you, your partner and any dependant children. If you share a property with someone who is not part of your family and they do not pay you a commercial rent your benefit may be reduced e.g. adult children or elderly parents. This is because we may expect them to pay towards your rent.





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We provide information for the blind or partially sighted via tape, braille or large print.

If you require an interpreter to help you understand this document, please contact the Interpreting and Translation Service. Tel: 01224 523542

ভাষা/ইন্টারপ্রেটিং এবং অন্যান্য ফরমেটের
যোগাযোগ সাহায্যের জন্য দয়া করে
:01224 523 542
নম্বরে যোগাযোগ করবেন।

للحصول على مساعدة بخصوص اللغة/ الترجمة
و وسائل الاتصال الأخرى، الرجاء الاتصال
بالرقم التالي: 01224 523 542

如果需要語言/傳譯及其他形式的傳訊支援服務，
請聯絡:01224 523 542。

زبان / ترجمانی (انٹرپرائٹنگ) میں مدد اور اپنی بات دوسروں
تک پہنچانے میں مدد کی دوسری طرزوں کیلئے، براہ کرم اس نمبر پر
رابطہ کریں: 01224 523 542

Если требуется помощь при выборе
языка / переводчика или других
способов общения, звоните по
телефону: 01224 523 542

Jeśli potrzebujesz pomocy językowej /
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Where to get more information

If you want to know more about the changes and how they affect you:

- phone your Council Tax and Benefits Office on 08456 080921 and select option 3
- visit your Council Tax and Benefits Office at Crown House, 27-29 Crown Street, Aberdeen AB11 6HA
- look on our website www.aberdeencity.gov.uk
- email us benefits@aberdeencity.gov.uk
- visit www.direct.gov.uk