

## Checklist

You may find it helpful to follow these steps when applying for LHA:

- ✓ Get in touch with your council to find out more about LHA
- ✓ Find out how much LHA you may get
- ✓ Find a place you want to rent
- ✓ Make your application for LHA
- ✓ Agree your tenancy with your landlord
- ✓ Move in!

Remember that this leaflet is a general guide to benefits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

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Local Housing Allowance

Helping you rent the home you need

**DWP** Department for Work and Pensions

Local Housing Allowance is a new way of working out Housing Benefit for private tenants. It is based on:

- the area you live in
- who lives with you
- how much money you have coming in
- any savings you have

You can get more information from the Housing Benefit department at your local council.



**Are you looking to rent somewhere to live?**

**Worried about what you can afford?**

You may be able to get Local Housing Allowance (LHA). LHA is for people on a low income who rent from private landlords. LHA is based on the number of rooms you are allowed, not how much the rent is. The number of rooms allowed depends on who lives with you. Ask your local council for more details about this.

## What is Local Housing Allowance?

LHA is a new way of working out Housing Benefit for some people. Housing Benefit can cover or pay towards your rent.

## Who can get Local Housing Allowance?

LHA is for people on a low income living in private rented accommodation.



## Who cannot get Local Housing Allowance?

You cannot get LHA if:

- you are a council or housing association tenant
- you have a tenancy that started before 1989, or
- you live in a caravan, mobile home or house boat

But you may still be able to get Housing Benefit to help with your rent. You can find out more about this from your local council.

If you are in board and lodging or charity-supported accommodation you may not get LHA. You can find out more about this from your local council.

## How much Local Housing Allowance can I get?

The amount of LHA you can get depends on:

- who lives with you
- what area you live in
- what money you have coming in
- what savings you have

LHA does not depend on how much rent you pay.

The LHA rates may be different for each area. These rates are set by an independent rent officer, based on local rents.

Get in touch with your council to find out the LHA rates. These rates are the maximum amount of LHA you may get. You may get less than the maximum rate depending on your circumstances. Your local council can help you work out how much LHA you may get. Then you can look for somewhere to live that suits you.

## What's different about Local Housing Allowance?

You will usually get any LHA paid to you and you will have to pay your rent to your landlord. Knowing the amount of LHA will let you work out what rent you can afford. So when you go looking for somewhere to live you can work out how much money you will have. Then you can choose a place that suits you.

## What if I find somewhere to live and the rent is the same as Local Housing Allowance?

If the rent is the same as the amount of LHA you can get, you will usually get any LHA paid to you and you will have to pay your rent to your landlord.



## What if I find somewhere to live but the rent is lower than Local Housing Allowance?

Some properties will have a rent lower than the amount of LHA you can get. If you move into one of these, you can still get the same amount of LHA and you can keep the difference. This will not affect any other social security benefits you get.

## What if I find somewhere to live but the rent is higher than Local Housing Allowance?

You may find a property where the rent is more than the LHA you can get. The council will not pay more LHA. You will have to pay the difference from your other income. You will usually get any LHA paid to you and you will have to pay your rent to your landlord.

## Who is Local Housing Allowance paid to?

Usually LHA is paid to the tenant. 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



council to have it paid to them, or take other action to recover their money.

## When can I claim Local Housing Allowance?

Make a claim for LHA when you have a rent agreement with your landlord. Contact your local council as early as possible to discuss your claim. If you delay you may lose benefit.

Remember that you may not get the full rate of LHA if your income or savings are too high. You can get in touch with your local council during office hours to discuss this.

## How will Local Housing Allowance be paid?

In most cases your local council will pay LHA directly to you. You cannot choose to have your LHA paid direct to your landlord. The easiest way is to have it paid into a bank or building society account.

And if you have a bank or building society account you can arrange for your bank or building society to pay your rent direct to your landlord. If you don't have an account you may want to open one. You can get a leaflet from your local council which tells you more about bank and building society accounts.

## Further information

You can get further information about LHA from your local council. This will include information on:

- Working out the number of rooms you are allowed
- Rates of LHA available for different areas
- How LHA will be paid
- Opening a bank or building society account
- Your rights and responsibilities
- Vulnerable Customers
- Reviews and appeals

Information is also available on the Department for Work and Pensions website. The address is:

[www.dwp.gov.uk](http://www.dwp.gov.uk)

### Other formats

If you need this information in another format please get in touch with your local council.

## Contact your council

To get more information on LHA, get in touch with your local council.

You can find the address of your local council in the business numbers section of the phone book. Look under the name of your **District Council, Borough Council, City Council**, or in some areas, new **Unitary Authority** or **London Borough**. If you live in Scotland look under the name of your local council.

