

Local Housing Allowance (LHA)



Frequently asked questions/answers

1. What is Local Housing Allowance?

LHA replaces housing benefit to help claimants pay rent in the private sector. LHA is a set of monthly rates that are issued by The Rent Service for different size properties. They are based on the mid-point between the highest and lowest rental value for properties of a given size in the area.

The current rates are shown on the monthly rates page, on the website and in the Council's benefit counter area. Your Housing Benefit will be calculated by comparing your income against your particular rate (instead of your rent) which is based on household size.

2. I don't have a bank account, and the Council want to pay my housing benefit to me directly. What can I do?

The Council and the government are promoting the use of basic bank accounts for tenants receiving benefit. We can help you open a new bank account by providing banking information so that you can manage your own affairs. The use of standing orders and direct debits are an easy and effective way of managing money.

You can also get information on opening a bank account from the Financial Service Authority on 0845 606 1234 or at www.fsa.gov.uk/consumer.

3. Are the rates the same no matter where I live in Spelthorne?

Yes.

4. What am I entitled to?

The LHA that you will qualify for, depends on the number of people that live in your household. The following size criteria are used to determine the appropriate number of bedrooms that the household needs:-

One bedroom each for:

- every adult couple (same or opposite sex)
- any other adult (over 16)
- any two children under 10
- any two children of the same sex aged 10 to 15
- for any other child

The calculation of kitchens and bathrooms is ignored for the purpose of the calculation.

For example, if a property is occupied by a couple and their 14 year old son, they will be entitled to the rate for a two bedroom property.

You are entitled to the same monthly LHA rate from the start of the claim for a year unless you have a relevant change of circumstances which may affect the size criteria (eg. new baby). On the anniversary of the start date of the claim, the benefit will be reviewed to the new LHA rate applicable to the month that the anniversary falls in.

5. What if I am single and living in a bedsit.

There is a category of LHA for shared accommodation, which is applied where a tenant does not have exclusive use of more than one room and shares any or all of a kitchen, a living room, or a bathroom or a toilet. It also applies to joint tenants.

All single claimants under 25 are entitled to the shared rate whether or not they are the sole occupier. This will also be the case for couples or singles over 25 who actually live in accommodation described above, even though they would be entitled to one bedroom under the size criteria.

Couples (same or opposite sex) or claimants over age 25 living in self contained one room accommodation (studio flats) will get the two room LHA.

6. How will I manage if I am unable to cope with paying rent?

It is recognised that some tenants may struggle with the responsibility of all their financial budgeting and therefore some safeguards are in place. The Council will have the discretion to make payments to landlords where they consider the tenant to be 'vulnerable'. If you need more information on this you may contact the benefit office.

The Council is required to make payments directly to the landlord if a tenant builds up rent arrears of eight weeks or more.

For more information you may contact the benefit office on 01784 446374 or 446456 or email benefits@spelthorne.gov.uk.