# Housing Rights

#### https://www.housingrights.org.uk/landlords/social-securitybenefits/getting-help-towards-rent

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# Getting help towards rent

This information is for private landlords. Private tenants can find information and advice here.

Your tenants have a right to apply for benefits to help pay their rent. If you do not allow tenants to claim benefits, they may take legal action against you.

Most tenants will claim Universal Credit.

Your tenants can get <u>Housing Benefit</u> instead if they are:

- over pension age, or
- moving from another property and are already getting Housing Benefit

Universal Credit and Housing Benefit work differently. However, they both use local housing allowance (LHA) rules to decide how much a tenant gets towards their rent.

## Local housing allowance

The amount your tenant gets in benefits will usually be less than the rent you charge. Private tenants often get much less than they have to pay their landlord.

Local housing allowance (LHA) is the maximum amount of benefit that a tenant can get.

The Housing Executive sets LHA rates based on:

• the tenant's age

- the postcode of the property
- how many people are in the tenant's household

#### Postcodes for local housing allowance

LHA rates reflect the cost of renting in different areas of Northern Ireland. The first part of the rental property's postcode helps determine LHA rates.

There is a different LHA rate in each area for a:

- room in a shared property (shared accommodation rate)
- 1-bedroom property
- 2-bedroom property
- 3-bedroom property
- 4-bedroom property

You can find current LHA rates on the Housing Executive's website.

#### Local housing allowance for young people

There are different rules for people under 35 who:

- are single, and
- do not have children or other dependents

They will only get a 'shared accommodation rate' unless they <u>qualify for an</u> <u>exemption</u>.

### **Bedroom limits under LHA**

The LHA rate depends on the number of bedrooms your tenant needs, not the number of rooms in the rental property.

Your tenant gets one bedroom for:

- them and their partner
- any other adult aged 16 or over
- two children of the same gender up to age 16
- two children of opposite genders up to age 10

Your tenant can qualify for an extra bedroom if someone in the household gets disability benefits and:

• they cannot share a bedroom due to their disability, or

• someone outside the household regularly stays overnight to provide care

## Getting extra help to pay rent and rates

The amount of benefits your tenant gets towards rent won't usually cover what you charge.

Tenants can apply for a discretionary housing payment to help with this.

Tenants who pay rates can get help:

- as part of their claim if they get Housing Benefit
- by <u>applying for a rates rebate</u> if they get Universal Credit

<u>Contact Landlord Advice</u> if you have questions about benefits or rent payments.

### **More advice**

- Dealing with rent arrears
- <u>Universal Credit for landlords</u>
- Housing Benefit for landlords