

# Housing allowance

## Additional information



When something unexpected happens such as losing a job or not being able to go to work because someone is unwell it can make it hard to keep up with paying the bills. Fortunately when this happens you can apply for help such as extra money until you are feeling better or back in work. These are called 'Benefits'. Benefits can help with paying the rent or other bills.

The benefit for paying rent is called 'Local housing allowance' or 'LHA for short. It's a great benefit when times are difficult but there are rules. No one under the age of 35 is allowed to apply for it if they own their own home with a mortgage. (A mortgage is money you borrow from the bank to buy your home and usually pay back over 25 years). They're only eligible for shared living allowance, which only covers the cost of living in shared accommodation. This might be difficult for some people. Think about these questions:

- 'How might it affect someone with a disability?'
- 'How would you feel sharing your home with strangers?'
- 'Could someone be unable to live with their family?'

The funding is restricted for individuals above the age of 35 too, including for families. In 92% of areas around the UK, LHA does not cover people's rent. Ask the group if they will help to raise awareness of how unfair some policies can be, and to encourage their friends and family to sign the petition for the government to include increased spending on Local Housing Allowance in their upcoming spending review.

At the moment, most of the group will have all of their own housing costs covered by their family or the state. LHA was first introduced at a rate to cover 30% of the cost of local rents. Now, there is no minimum amount it needs to cover. This means that families and individuals who need support and are eligible for it, are still not able to afford most of the rents in their area.

There are different ways of fixing this; by building more affordable homes, capping rents, or by increasing the money people get. LHA should give people a chance to get back on their feet again, but the current low rates mean that lots of people are having that chance taken away and risk becoming homeless. You can see how this is affecting people in your area by looking at our interactive map: [www.crisis.org.uk/coverthecost](http://www.crisis.org.uk/coverthecost)

The stark reality of universal credit in Northern Ireland is evidenced by Employers for Childcare – of 444,000 children in Northern Ireland, 103,400 are currently living in poverty. This isn't a theoretical issue, it is reality; and it will lead to a generational homelessness crisis if it is not addressed.

