

St Albans District Council

Local Housing Allowance rates for South West Herts. April 2025 to March 2026

'Local Housing Allowance' is a way of calculating the maximum amount of Housing Benefit or the Housing Element of Universal Credit for tenants renting accommodation from a **private landlord**. If you live in Council Accommodation, a Housing Association property or other social housing, the Local Housing Allowance will not affect you. If you are a Council or a Housing Association tenant, your Housing Benefit or the Housing Element of Universal Credit will normally be calculated based upon your actual rent, unless your rent includes any ineligible services (such as water rates or heating) or your property has more bedrooms than your family are deemed to need (see overleaf).

The table below shows the Local Housing Allowance rates for St Albans / South West Herts from **April 2025 to March 2026**. To find out how many bedrooms your household is entitled to please see overleaf.

<u>Number of Bedrooms entitled to</u>	<u>Weekly Rate</u>	<u>Monthly Rate</u>
Shared Accommodation Rate*	£115.37	£501.31
1 Bedroom	£218.63	£950.00
2 Bedrooms	£287.67	£1250.00
3 Bedrooms	£345.21	£1500.00
4 Bedrooms	£460.27	£1999.98

*The shared accommodation rate will apply if you live in accommodation where you share your kitchen or bathroom with someone who isn't a member of your household, for example, if you live in a bedsit. **It will also apply if you are single and under 35 years of age, regardless of the property that you live in, unless you are disabled and in receipt of certain disability benefits.**

If your rent is **less** than your Local Housing Allowance entitlement, your Housing Benefit or the Housing element of Universal Credit will be calculated based upon your rent. However, if your rent is **more** than your Local Housing Allowance entitlement you will normally have to make up the shortfall between the amount you have to pay and your entitlement yourself. In certain circumstances the Local Authority may be able to award you a **Discretionary Housing Payment** to help with this shortfall.

For further details about Discretionary Housing Payments, please visit:
<http://www.stalbans.gov.uk/housing/benefits/advice/discretionary-housing-payments.aspx>

The **Local Allowance Rate** that will be used to calculate your Housing Benefit or the Housing element of Universal Credit is based upon the size of your 'household'. This means the people who normally live with you, and includes your partner, your children, other friends or relatives who live in your home and any sub-tenants / boarders. It does not include joint-tenants (unless they are also a member of your household) or children who do not live with you all of the time and therefore you do not receive any child benefit for them. The same criteria is also used to work out whether your property has more bedrooms than your family needs.

You are entitled to one bedroom for:

- **Every adult couple**
- **Any other adult aged 16 or over**
- **Any two children of the same sex aged under 16**
- **Any two children regardless of sex aged under 10**
- **Any other child aged under 16**
- **Someone who stays with you on a regular basis to provide you with overnight care because you are disabled.**

If you are under the age of 35 and you are living on your own then you will normally only be entitled to the '**shared accommodation rate**' (see overleaf). There are exceptions to this – please contact the Benefit Office for further details. The 'shared room rate' will also normally apply if you are over the age of 35 and have no children and are actually living in shared accommodation (ie, you don't have your own bathroom or kitchen). If anyone in your household is disabled and as a result of that disability they cannot share a room with another person, we may be able to take this into account. Again, please contact the Benefit Office for further details.

Examples of room calculations:

Tom and Sally are a couple who have one child, Ben. They are entitled to one bedroom for themselves and one bedroom for Ben. This means any Housing Benefit or the Housing element of Universal Credit will be calculated based upon the Local Housing Allowance rate for two bedrooms. This is currently £1250.00 per month. Their rent is £1400 per month, therefore they would be expected to make up the shortfall of £150.00 per month themselves.

Susan is a single mother who has three children. Graham is thirteen, Lisa is eleven and Adam is six. Susan is entitled to one bedroom for herself and one bedroom for Lisa. However, because Graham and Adam are the same sex and are both under 16, they would be expected to share a bedroom. Any Housing Benefit or the Housing element of Universal Credit will be calculated based upon the Local Housing Allowance rate for three bedrooms. This is currently £1500.00 per month.

Please that Housing Benefit or the Housing element of Universal Credit will always be 'capped' at the 4 bedroom rate even if your family would be entitled to **five or more bedrooms**.

If you have any questions about 'Local Housing Allowance' and how it affects you please do not hesitate to contact the Benefit Office via Benefits@stalbans.gov.uk or by telephoning (01727) 819220