



Financial assistance towards private rented accommodation

Most landlords and agents will ask you to pay a deposit or rent in advance.

Budgeting Loan

What is a Budgeting Loan?

It is an interest-free loan from the Social Fund that you must pay back. It can be used for 'rent in advance' payments but not rent deposits.

Who can apply?

You may be able to get a Budgeting Loan if you or your partner have been claiming or getting payment of one of the following benefits for at least 26 weeks:

- Income Support
- Income-related Employment and Support Allowance
- Income-based Jobseeker's Allowance
- Pension Credit.

How do I apply for a budgeting loan?

Get a budgeting loan form by:

- downloading form SF500 at www.dwp.gov.uk
- contacting your pension centre and asking for form SF500
- going to Job Centre Plus, 9-19 Rushey Green, Catford SE6 2HZ.

How do I pay the loan back?

Your repayments, which are worked out at the time your loan is agreed, are usually taken out of your benefit automatically. If you are not getting benefits, another method will be agreed.

You normally have to repay a Budgeting Loan within 104 weeks.

Local Support Scheme

What is the Local Support Scheme?

The LSS has been designed to ensure that Lewisham residents who are most at risk and least financially able to help themselves receive access to the support that they need when they are in crisis.

Who can apply?

Depending on your circumstances, you may be eligible for a loan and/or a grant.

All applications for emergency loans and support grants must be made using our online form which will ask you a series of questions about your circumstances. During this process, you must agree to all the terms and conditions of the scheme.

The timescales for making decisions are:

- two working days for emergency loans
- nine working days for support grants

You will be informed about the outcome of your application by email or text message. If you are successful, we will also let you know how your award will be made and what you need to do next.

How do I apply for the Local support scheme?

Go to www.lewisham.gov.uk and type in 'local support scheme'

Local Housing Allowance

If you are on a low income or in receipt of benefits, you will need to claim the housing benefit to help you pay your rent (this will only cover the cost of your rent, not bills or services). If there is a shortfall in the amount you will be entitled to, you need to consider how this will be met.

Local Housing Allowance (LHA) provides housing benefit for private tenants renting a property or room from a private landlord where you are on a low income.

Calculating Local Housing Allowance

The amount of weekly LHA that you get depends on:

- your income and savings
- other grown-up people you have living with you
- the area you live in
- the number of bedrooms you and your family need
- your income and savings.

If you are under 25 years old

Single claimants under 25 are entitled to the shared room LHA – the exemptions to this are if the claimant is a care leaver (up to the age of 22), or in receipt of severe disability premium, they will then be entitled to 1 bedroom LHA.

If you are under 35 and single with no dependents

From 1 January 2012 single people aged 25 to 34 are only entitled to the housing benefit shared accommodation rate. A single person is defined as someone who is not living as a couple or with dependent children.

Local housing allowance rates

These are the current rates for people claiming housing benefits, valid from 1 April 2014.

Number of rooms	Inner Lewisham	Outer Lewisham
1 room (shared WC and facilities)	£91.52	£81.03
1 bedroom	£196.23	£154.83
2 bedroom	£255.09	£196.15
3 bedroom	£318.00	£233.08
4 bedroom	£412.89	£309.67

More information

Go to www.lewisham.gov.uk and type in 'local housing allowance'

For a quick guide to calculate your room entitlement and find your LHA rate go to www.direct.gov.uk

Information leaflet

