

# Facts about the state housing allowance

– a subsidy for you with high rent and little income

**MANY tenants** find they have little money left to live on once they have paid the rent. This may be due to high rent, low income/social security benefits or a combination of both.

**IF you** are struggling to make ends meet, you may be entitled to a housing allowance. This is a state support programme that can help you reduce your housing expenses. The allowance is calculated according to income/pension, rent and the number of people living in the dwelling. The allowance is paid monthly, normally right into your private account.

**ON 1 July 2009**, the housing allowance programme was reformed. If your application for a housing allowance has previously been rejected, you might now be covered according to the new rules.

**EVERYONE** 18 years of age and up can apply. You cannot be granted a housing allowance if you (or someone in the dwelling) are serving compulsory military/civil service or you are a student with no children. There are special rules for people who are qualifying for work (e.g. rehabilitation etc.)

**YOU** must be renting a dwelling that is approved for year-round living.

**HOUSING** expenses are the monthly rent you pay and the electricity bill, if this is part of the rent. There is an upper limit for what can be accepted as rent, depending on where in the country you are living.

**Income** is the total gross income of everyone in the household. An upper limit is set for total income. Children can earn up to 30 000

NOK a year without this being included as part of the total income. If you have assets, 16% of your net assets over 250 000 NOK will be added to your income.

**A USER FEE will be charged depending on income** and how many are living in the dwelling.

**SPECIAL rules apply** if young persons with disabilities are living in the dwelling.

**ASK FOR the application form** at the local authority's/city district administration's office where you live. You can also download the electronic application form at [www.husbanken.no](http://www.husbanken.no).

**ENCLOSE** a valid copy of the lease or other documentation confirming that you are renting the dwelling and showing the amount of the rent and. This must also show whether or not electricity is included in the rent.

**INFORMATION** on income, assets, people registered as living in the dwelling etc. will be automatically collected from the public registers when the application is processed. If there are special circumstances important for the application, you should check with the local authority on how this is to be documented. This applies, for example, if the income/pension has been considerably reduced compared to the last available tax statement.

**SEND the application** for a housing allowance to the local authority in your area. The deadline for applications is the 14th of each month; the application will normally be processed within one month.

**Leieboerforeningen (Norwegian Tenants' Association)** is a private and independent member and interest organisation. While the association's offices are in Oslo, it covers the entire country. As a member, you can receive assistance with all types of tenancy questions, from simple advice to legal assistance in the courts. The association publishes information material and news letters, and has a comprehensive network portal specially adapted to the needs of its members.

### How the housing allowance is calculated:

- 1 Approved rent
- 2 – User fee
- 3 = Total x 70%\* = **housing allowance per month**  
(\* 80% in municipal flats)

#### **Example 1**

Single man rents a flat in Oslo with personal income of NOK 180 000 (tax statement), NOK 200 000 in assets and rent of NOK 8000 per month.

- 1 6750
- 2 – 4730
- 3 = 2020 x 70% = NOK **1414** in housing allowance

#### **Example 2**

Family of five rents a municipal flat in Namsos and has a household income of NOK 205 000 (tax statement), no assets and rent of NOK 6000 per month.

- 1 5833
- 2 – 2635
- = 3198 x 80% = NOK **2558** in housing allowance

#### **Example 3**

Married couple with a child with a disability rents a flat in Larvik with a total personal income of NOK 220 000 (tax statement), no assets and rent of NOK 6000 per month.

- 1 5583
- 2 – 3260
- 3 = 2323 x 70% = NOK **1626** in housing allowance

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