



Husbanken



BOSTØTTE PÅ ENGELSK

**RULES RELATING TO HOUSING
ALLOWANCE**

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WHAT IS HOUSING ALLOWANCE?

- Housing allowance is a monthly payment made to households with low incomes and high housing expenses. Housing allowance is tax free.
- The Housing Bank and municipalities work together to provide housing allowance. The Housing Bank administers the scheme and decides who should receive housing allowance, while the municipality keeps a record of applications and communicates with applicants.
- The department responsible for housing allowance varies between municipalities. In most municipalities, you should contact NAV, the housing office or the service centre.

WHO IS ELIGIBLE FOR HOUSING ALLOWANCE?

- You must be over 18 years old.
- You must have a Norwegian national identity number (fødselsnummer) and be legally resident in Norway. You are not eligible for housing allowance if you have temporary residence in Norway.
- In the National Population Register, you must be registered at the address where you are applying for housing allowance. This must be the case on the first day of the month for which you are applying for housing allowance.

Top tip! When you move, report it electronically – that is quicker and more reliable.

HOW DO YOU APPLY FOR HOUSING ALLOWANCE?

If you have an eID, you can apply for housing allowance electronically. The electronic application form is available in both Norwegian and English. You can log in to your application at husbanken.no.

If you do not have an eID, you must complete the paper form. You can get the form from your municipality. They can also help you to complete the form.

“My housing allowance” is the digital platform for housing allowance. In “My housing allowance”, you can submit your application, edit it, and find out whether it has been accepted. You can log in to “My housing allowance” at husbanken.no.

DOCUMENTATION REQUIREMENTS

If you rent your home from the municipality, you do not need to document how much rent you pay. If you rent from a private landlord, you must enclose a copy of all of the pages of your tenancy agreement. The tenancy agreement must be signed by both you and your landlord.

HOW HOUSING ALLOWANCE IS PAID OUT

Housing allowance is paid into your bank account the month after you apply.

If your municipality gives you financial help with your housing expenses, the housing allowance may be paid to the municipality. If you are awarded more in housing allowance than you receive from the municipality, the municipality must pay you the difference.

ABOUT BANK ACCOUNTS

You can set up a bank account even if you do not have a valid form of ID. To do that, you just bring your residence card (issued by the Norwegian Directorate of Immigration) and some other form of documentation to confirm your identity, such as a copy of your foreign identity card, employment contract, tenancy agreement, confirmation that you are receiving benefits, etc. It may also be a good idea to bring someone who does have valid ID. If you are still unable to set up a bank account, you must contact your municipality.

WHAT KIND OF HOME CAN YOU GET HOUSING ALLOWANCE FOR?

- The home must be your main residence, and it must be independent with its own entrance.
- The home must have a bathroom/toilet, kitchen facilities and somewhere for sleeping and resting.

DO YOU LIVE IN SHARED HOUSING?

As a refugee, you can receive housing allowance if you live in shared housing.

- If you live with your partner or with close family members, you are considered a single household, and you must submit a joint application.
- If you live with other people who are not close family members, you can apply for housing allowance separately.

HOW IS HOUSING ALLOWANCE CALCULATED?

- Housing allowance is calculated on the basis of your monthly income and housing expenses.
- Your personal contribution is higher if your income is higher.
- There is an upper limit (“ceiling”) on how much income you can have. Find out more on income ceilings below.
- There is an upper limit on the housing expenses we include in our calculation. If your housing expenses are higher than that, we use the upper limit.
- If your income varies from month to month, your housing allowance will also vary.

You can calculate your housing allowance using the housing allowance calculator. You can find the calculator, which is also available in English, at husbanken.no.

WHAT COUNTS AS HOUSING EXPENSES?

If you live in rented accommodation, only your rent counts as a housing expense. If you own your home, your mortgage payments count as a housing expense.

WHAT COUNTS AS INCOME?

All taxable income of anyone over the age of 18 counts towards your qualifying income. Qualifying income consists of monthly income and income that is reported to the Norwegian Tax Administration annually. We use gross income (before tax).

- The Norwegian Tax Administration informs us of your monthly income including wages/salary, benefits and pension payments. If your income varies from month to month, your housing allowance will also vary. If you start working and receiving a wage/salary, your housing allowance will automatically be reduced the following month.

- Income from self-employment, income from capital, foreign income and net wealth are forms of income that are reported annually to the Norwegian Tax Administration, so you must estimate them yourself when you apply. We call this "reportable income".

- The income ceiling depends on the number of household members, how many children there are in your household and where in Norway you live.

- What matters is when you receive the income, not when you earn it.

WHAT DOES NOT COUNT AS INCOME?

Non-taxable income does not count as income, except tax-free income from renting out part of your own home. Examples of income that do not count:

- Child benefits
- Child support payments
- Cash-for-care benefits
- Lump-sum maternity grants
- Financial assistance from NAV

YOUR HOUSING ALLOWANCE MAY BE RECALCULATED

- If new information about your monthly income is reported to us, your housing allowance will be automatically recalculated. In that case, we will inform you of the new amount.

- At the end of each year, your reportable income and wealth is checked. This is done when your tax assessment is ready.

If the recalculation or check shows that you have received too much, you must repay it. If you have received too little, you will receive an additional payment.

YOU MUST REPORT ANY CHANGES

It is important for you to make sure that our decision in your case is based on the right information, and for you to report any changes in your circumstances. You must tell us if:

- your housing expenses change
- someone moves out of or into your home
- there is any change in your income from self-employment, income from capital and foreign income
- someone in your household becomes a student

YOU MUST REAPPLY IF YOU MOVE

If you move, you must reapply for housing allowance. Remember to report your change of address to the National Population Register. The deadline for reporting that you have moved is 8 days.

DATA PROTECTION

Anyone who handles your application has a duty of confidentiality.

When we process your application, we collect information from organisations including the National Population Register, NAV, the Norwegian Tax Administration, the Norwegian State Educational Loan Fund and your municipality.

Anyone over the age of 18 who is included in your application will receive a letter informing them of this. They will also be informed of the data protection rules that apply to housing allowance.

