

## PH3.2 KEY CHARACTERISTICS OF HOUSING ALLOWANCES

### Definitions and methodology

This indicator presents information from the OECD Questionnaire on Social and Affordable Housing on the characteristics of housing allowances in OECD countries, and provides details on the rules defining recipients' eligibility as well as the types and amounts of costs covered. For the purpose of this indicator, we consider housing allowances *means and/or income-tested income transfers to households directed at supporting households in meeting their housing costs* (Kemp 2007, OECD 2016, Stephens et al 2010).

Further information on housing allowances is provided under indicators PH 3.1 and PH 3.3.

### Key findings

*Most countries provide means tested housing allowances to assist low income households with their rent and other housing costs*

Altogether 34 countries out of 37 have at least one type of housing allowance in place. Most countries actually have more than one measure in place, typically a general housing allowance system complemented by specific supplements for housing costs within other types of benefits (notably social assistance and minimum income schemes). Only Romania, Slovenia and the Slovak Republic did not report any measure falling under this category of policy measures.

Eligibility to housing allowances in most countries is based on the household's income, the amount of rent paid and the composition of the household. This information is then also used to determine the amount of support (Salvi del Pero et al, 2016). Table PH 3.2.1 in Annex I provides detail on the criteria determining eligibility for housing allowances.

Housing allowances are generally designed as entitlement programmes, thus applicants who meet the eligibility criteria generally receive the assistance. In Chile and United States these benefits (called "vouchers") are not an entitlement, so reciprocity is contingent on availability of funding and a number of criteria are used to prioritize among eligible households (Salvi del Pero et al, 2016).

Housing allowances can be restricted to one or more specific tenure types. For instance, in Australia, Ireland, New Zealand and the United States housing allowances are not available to tenants in social/public housing, as they pay a rent which is determined based on the household's income. By contrast, housing allowances are available to tenants in the private rental sector in all countries except Bulgaria, where rent allowances are only available to tenants in municipal housing. In a majority of countries, home owners also have access to housing allowances.

*The amount of housing allowances is usually determined based on the household income and size and the level of housing costs*

Costs that are taken into consideration and rules determining the amount of housing allowances are detailed under Table PH 3.2.2 in Annex I. Payment rates are often limited to account for income levels, prevailing price levels and/or dwelling size, to ensure that the subsidy does not support overconsumption.

The amount of support provided to tenants usually takes into account both rental costs as well as other housing costs (including, for instance, the cost of utilities, insurance and service costs) in countries where allowances are open to home owners. The amount of support is only based on rental costs in countries where the housing allowances are restricted to tenants.

### **Data and comparability issues**

This indicator is based on answers to the 2016 OECD Questionnaire on Social and Affordable Housing. Information collected through the questionnaire was complemented with Country Specific Information from the OECD Tax and Benefit database.

#### **Sources and further reading:**

Kemp, Peter (2007) *Housing allowances in comparative perspective*, Policy Press University of Bristol

MISSOC - Mutual Information System on Social Protection, Comparative Tables Database <http://www.missoc.org/>

OECD (2016), Tax and Benefit Systems: OECD Indicators, <http://www.oecd.org/social/benefits-and-wages.htm>

Salvi del Pero, A. et al. (2016), *Policies to promote access to good-quality affordable housing in OECD countries*. OECD Social, Employment and Migration Working Papers, No. 176, OECD Publishing, Paris.  
<http://dx.doi.org/10.1787/5jm3p5gl4djd-en>

Stephens, M., et al. (2010). *Study on Housing Exclusion: Welfare Policies, Labour Market and Housing Provision*. Brussels: European Commission.

**ANNEX I**

**Table PH3.2.1: Characteristics of housing allowances: details on eligibility**

**HO**= home owners; **SR**= tenants in social rental housing; **PR**= tenants in private rental housing; **Other** = residents in other types of tenures

	Measure Name	Available to:				Income threshold	Details on eligibility:	
		HO	SR	PR	Other		Conditional on other benefits	Other eligibility criteria
Australia	Commonwealth Rent Assistance (CRA)	No	No	Yes	Yes - community housing	Yes	No	The tenant must be paying more than a minimum level of rent called 'rent threshold'
Austria	<i>Mietbeihilfe</i>	No	Yes	Yes	No	Yes	Yes	Reserved for recipients of pension or minimum income scheme benefits, <i>Mietbeihilfe</i> is paid in addition to <i>Wohnbeihilfe</i> if the amount of the rent leads to a total income below a certain level
Austria	<i>Wohnbeihilfe</i>	No - only in some provinces	Yes	Yes - except in Lower Austria	No	Yes	No	In some provinces a minimum net-income per month is required. Furthermore, not available to tenants with family relationships to lessors
Austria	Needs-based minimum benefit (BMS)	Yes	Yes	Yes	Yes	Yes	Yes	Recipients of needs-based minimum benefit scheme, willing to or looking for work. Available to Austrian citizens and persons with equal status.

Available to:

Details on eligibility:

	Measure Name	HO	SR	PR	Other	Income threshold	Conditional on other benefits	Other eligibility criteria
Bulgaria	Targeted assistance for rent of municipal housing	No	Yes	No	No	Yes	No	Tenants in municipal housing orphaned by age 25, graduated from the Social-Educational Centre; persons aged above 70 living alone; single parents
Bulgaria	Monthly allowance for social integration - rent for municipal housing	No	Yes	No	No	No	Yes	Supplement for tenants with disabilities in municipal housing
Bulgaria	Targeted assistance for heating for individuals and families through the heating season	Yes	Yes	Yes	Yes (departmental housing)	Yes	No	Additional conditions set by the Implementing Regulations of the Social Assistance Act
Canada	Rent supplement and housing allowance programmes of the provinces and territories	..	..	..	..	..	..	(programmes vary across Provinces and Territories)
Chile (a)	<i>Subsidio de arriendo</i> D.S. N° 52 de 2013	No	not applicable	Yes	No	Yes	No	Applicants cannot own a dwelling, must be aged 18 to 30 at time of application, they must own a minimum saving in a dedicated saving account, and have a <i>Ficha Protección Social</i> with a maximum score of 13.484. The benefit is not available to single person households.
Croatia	Housing benefits	..	..	..	..	Yes	Yes	Recipients of guaranteed minimum social assistance benefit
Croatia	Fuel allowance	..	..	..	..	..	..	..

Available to:

Details on eligibility:

	Measure Name	HO	SR	PR	Other	Income threshold	Conditional on other benefits	Other eligibility criteria
Croatia	Benefit for Energy Buyers at risk	..	..	..	..	..	..	
Cyprus (b, c)	Housing Allowance under Guaranteed Minimum Income	Yes	Yes	..	..	Yes	Yes	Unemployed persons registered with Public Employment Services and willing to accept a job, and low paid employees. The applicant must have been legally residing in the controlled area of Cyprus continuously for at least five years. There are limits on assets, but home ownership is not taken into account in the means-testing when the dwelling is the main residence and does not exceed 300 square metres
Czech Republic	Housing allowance	Yes	Yes	Yes	Yes	Yes	No	Property owners or tenants must be registered as resident in the dwelling for which the allowance is granted. They are entitled if 30 % (in Prague 35 %) of household income is insufficient to cover housing costs, and at the same time 30 % (in Prague 35 %) of household income is lower than the relevant prescriptive costs set by law.
Czech Republic	Supplement for housing	Yes	Yes	Yes	Yes	Yes	Yes	For social assistance recipients (families and individuals in material need)
Denmark	<i>Boligsikring</i>	No	Yes	Yes	..	No	No	Primarily aimed at tenants with children, but also tenants with high rent and relatively low income without children are eligible. This scheme includes disability pensioned persons only if pension is granted according to the rules implemented after January 2003.
Denmark (d)	<i>Boligydelse</i>	Yes	Yes	Yes	Yes	No	Yes	Only for recipients of old age pension and disability benefits according to pension rules implemented until January 2003

Available to:

Details on eligibility:

	Measure Name	Available to:				Income threshold	Details on eligibility:	
		HO	SR	PR	Other		Conditional on other benefits	Other eligibility criteria
Estonia	Housing costs under Subsistence benefits	Yes	Yes	Yes	Yes (e.g. persons living in a dwelling rent-free but paying utilities)	Yes	Yes	The benefit is granted to persons legally registered as residents, if the income after payment of housing costs is below the subsistence level.
Finland	General housing allowance system	Yes	Yes	Yes	Yes (right-of-occupancy and shared ownership)	Yes	No	No additional requirements
Finland	Housing allowance for pensioners	Yes	Yes	Yes	Yes	Yes	Yes	Low-income pensioners
Finland	Housing supplement (allowance) for students	No	Yes	Yes	No	Yes	Yes	Housing supplement is a part of study subsidy. The supplement is paid to eligible childless full-time students living in rental housing.
France	Personalised housing subsidy ( <i>Aide Personnelle au Logement</i> , APL)	Yes	Yes	Yes	Yes (institutional housing, care homes, shelters)	Yes	No	Available to tenants renting a new or existing home which is under a contract between the owner and the State as regards the rent, lease duration and maintenance conditions, and to owner-occupiers under a loan agreement with the State. Beneficiaries cannot benefit from AFL or ALS at the same time.
France	Family housing subsidy ( <i>Allocation de Logement Familiale</i> , AFL)	Yes	Yes	yes	Yes (institutional housing, care homes, shelters)	Yes	No	Available to any household who is not eligible for APL (for instance because the home he/she rents is not under a contract with the state), who has a "family responsibility". Cannot benefit form APL or ALS at the same time.

Available to:

Details on eligibility:

	Measure Name	HO	SR	PR	Other	Income threshold	Conditional on other benefits	Other eligibility criteria
France	Social housing subsidy ( <i>Allocation de Logement Social ALS</i> )	Yes	Yes	yes	Yes (institutional housing, care homes, shelters)	Yes	No	Available to any household having to pay a rent or a mortgage and not eligible to APL or AFL. It's mainly aimed at supporting young people, students, couples without kids, elderly people and persons with disabilities
Germany	<i>Wohngeld nach dem Wohngeldgesetz</i>	Yes	Yes	Yes	Yes	Yes	No	Besides income, also wealth is taken into consideration in assessing eligibility
Germany	Costs for housing and heating under unemployment benefit II ( <i>Arbeitslosengeld II, Sozialgeld</i> )	Yes	Yes	Yes	Yes	Yes	Yes	Recipients of unemployment benefits. Benefits are only granted insofar as applicants are in need and they are not able to secure their livelihood from their own income or property.
Germany	Housing costs under social assistance ( <i>Hilfe zum Lebensunterhalt / Grundsicherung im Alter und bei Erwerbsminderung</i> )	Yes	Yes	Yes	Yes	No	Yes	Recipients of social assistance (targeted at elderly persons and people with disabilities). Benefits are only granted insofar as persons in need are not able to secure their livelihood from their own income or property.
Greece	Support with rent and electricity payments under Immediate measures to tackle humanitarian crisis	Yes	Not applicable	Yes	Yes	Yes	No	Not available for people living permanently under institutional care and those under other rent subsidy schemes
Greece	Housing and reintegration programme	(only if inadequate dwelling)	Not applicable	(only if under threat of eviction)	Yes (people accommodated in shelters)	Yes	No	Targeted at persons/households who are homeless or living in inadequate housing conditions. Not available for people living permanently under institutional care

Available to:

Details on eligibility:

	Measure Name	HO	SR	PR	Other	Income threshold	Conditional on other benefits	Other eligibility criteria
Hungary (e)	Home maintenance aid	Yes	Yes	Yes	..	Yes	No	Family or individual who lives in a home not exceeding specified size limits, and whose property (real estate excluding the dwelling where the claimant lives, and vehicles) has a value below a given maximum ceiling
Hungary	Housing allowance ( <i>Lakhatási támogatás</i> )	No	Yes	Yes	..	Yes	No	The benefit is available from local employment services to those who find a job (for a minimum period of 6 months and at least for 20 hours/week) after a period of unemployment. The housing allowance is granted if the workplace is further than 100 km from the applicant's residence or the daily commuting by public transport takes more than 5 hours. The applicant must have been registered as job-seeker for at least 1 month. The benefit is on a temporary basis, up to 12 months.
Ireland	Rent Supplement	No	No	Yes	No	Yes	Yes	To qualify, a person must be in receipt of Social Welfare or Health Service Executive payment and satisfy the general conditions of entitlement to SWA. Claimants must have been assessed as in "housing need" or have been residing in private rented accommodation that became unaffordable or in accommodation for homeless or institution for 183 days in the 12 months before the claim.
Ireland	Fuel Allowance	Yes	Yes	Yes	Ys	Yes	Yes	Qualified households in receipt of certain social welfare payments, namely: Supplementary Welfare Allowance, Jobseeker's Allowance (long-term), Disability Allowance, One Parent Family Payment, Blind Pension, Farm Assist, Widow's, Widower's or Surviving Civil Partner's (Non-Contributory) Pension and State Pension (Non-Contributory)

Available to:

Details on eligibility:

	Measure Name	HO	SR	PR	Other	Income threshold	Conditional on other benefits	Other eligibility criteria
Japan	Provision of Benefit to secure housing (former Housing Support Benefit Programme)	No	Yes	Yes	No	Yes	No	Persons who have become unemployed over the past 2 years and are aged below 65. There is a limit on the amount of applicant's savings, which varies according to the household's size
Japan	Public assistance (housing assistance)	No	Yes	Yes	No	Yes	No	Public assistance shall be provided based on a requirement that a person who is living in poverty shall utilize his/her assets, abilities and every other thing available to him/her for maintaining a minimum standard of living.
Korea	Housing allowances	Yes	Yes	Yes	..	Yes	No	Property is also taken into consideration
Latvia	Housing benefit	Yes	No	Yes	No	Yes	No	Housing costs and rules defining whether a family or a person is eligible to receive the benefit vary by municipality.
Lithuania	Compensations for heating of a dwelling, hot and drinking water expenses	Yes	Yes	Yes	..	Yes		The benefit is granted if: 1) the costs of heating is more than 20% of the difference between the beneficiary's income and the State Support Income (EUR 102) provided to a household or person living alone; 2) the costs of drinking water is more than 2% of the beneficiary's income; 3) the costs of hot water is more than 5% of the beneficiary's income
Lithuania	Paying a compensation for part of lease payment	No	..	Yes	..	Yes	No	Depending on the municipalities: persons and families who lost their homes, to large families, and to disabled people
Luxemburg	Rental allowance for households benefiting from the Minimum Guarantee Income	No	Yes	Yes	No	Yes	Yes	Only for households benefiting from the Minimum Guarantee Income (" <i>revenu minimum garanti</i> " - RMG)

Available to:

Details on eligibility:

	Measure Name	HO	SR	PR	Other	Income threshold	Conditional on other benefits	Other eligibility criteria
Luxemburg	Rental allowance for households in the private rental sector ( <i>Subvention de loyer</i> )	No	No	Yes	No	Yes	No	The effort rate for the payment of the rent must be more than 33% of the disposable net income of the tenant; the rental dwelling must be situated on the territory of the Grand-Duchy of Luxembourg
Malta	Rent Subsidisation Scheme On Rented Privately Owned Dwellings	No	No	Yes	No	Yes	No	The applicant should be the recognised tenant of the property and should not possess assets exceeding €10,000. Applicants are bound to pay a minimum rent according to their category: EUR 198 to 350 for a single person household, EUR 198 to 300 for a two persons household, EUR 198 to 400 for a household with 3 members or more
Mexico	<i>Piloto de arrendamiento</i>	No	Not applicable	Yes	No	Yes	No	The rental amount must be less than 33% of the household's income
Netherlands	Rent allowance	No	Yes (if regulated rent below maximum rent level)	Yes (if regulated rent below maximum rent level)	No	No	No	Maximum rent levels apply (see PH3.2.1). For a one- or two person household the maximum rent level in 2015 was EUR 524 for a household with 3 or more persons it is EUR 561.
New Zealand	Accommodation Supplement	Yes	No	Yes	Yes (boarding houses, non-tenant flatmates)	Yes	No	Assets below certain limits (varying according to the household composition)
New Zealand	Accommodation Benefit for Students	Yes	No	Yes	Yes	Yes	Yes	Only for students eligible for Student Allowance

Available to:

Details on eligibility:

	Measure Name	HO	SR	PR	Other	Income threshold	Conditional on other benefits	Other eligibility criteria
Norway	State housing allowance	Yes	Yes	Yes	No	Yes	No	There is a minimum housing expense per year to be eligible for the state housing allowance. Students (unless they have children living with them) and people serving the military are not eligible.
Poland	Housing allowances	Yes	Yes	..	..	Yes	No	No additional requirements
Portugal	<i>Porta 65 - Jovem</i>	No	..	Yes	..	Yes	No	Available to young households aged below 30
Portugal	Subsidy NRAU Law n°6/2006 ( <i>Novo Regime Arrendamento Urbano</i> )	No	..	Yes	..	Yes	No	Available to renters who had their rent increased following Law 6/2006 , as long as the household income and rents respect the limits set in an annually published reference table.
Spain	Aid programme for rental housing, available from some regional governments	No	Yes	..	..	Yes	No	The rent payable by the recipient must be less than a given maximum amount
Sweden	Income tested housing allowance	Yes	not applicable	Yes	Yes (municipal rental housing)	Yes	No	Housing allowing for families with children and young people 18 - 28 years without children
Sweden	Income-tested housing supplement for pensioners	Yes	not applicable	Yes	Yes (municipal rental housing)	Yes	Yes	For low income pensioners
Sweden	Rent for social assistance claimants	..	..	Yes	Yes (municipal rental housing)	Yes	Yes	For recipients of Social Assistance: income and assets-tested benefit, based on the obligation to exhaust all other means of support, and to be actively seeking employment.

Available to:

Details on eligibility:

	Measure Name	HO	SR	PR	Other	Income threshold	Conditional on other benefits	Other eligibility criteria
Switzerland	Housing allowances for families, available in some Cantons	No	..	..	..	Yes	No	It varies across cantons: families with children, elderly people, and low income people.
United Kingdom	Housing Benefit	No	Yes	Yes	No	Yes	No	Besides income limits, beneficiaries cannot have savings over a certain level, usually 16,000 GBP. Only available for permanent residents. Not available for people who rent from a close relative or for full time students (unless disabled or with children). Beneficiaries cannot get Universal Credit at the same time. Only one person per household can claim housing benefit.
United Kingdom	Help with paying housing costs under Universal Credit	Yes	Yes	Yes	Yes	Yes	Yes	Targeted at people on low income or out of work. it is available to single persons anywhere in England, Wales and Scotland, and couples or families living in certain areas. Applicant must: be 18 or over, be under State Pension age, not be in full time education or training, not have savings over £16,000. Not compatible with receiving a number of other benefits.
United Kingdom (f)	Winter Fuel Payments	Yes	Yes	Yes	Yes	No	No	Available to people aged over 63 unless they are in prison, in hospital getting free treatment for more than 52 weeks, or living in a care home for more than 12 weeks and getting Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance.
United States (g)	Tenant based Section 8 voucher program	No	No	Yes	No	Yes	No	Different criteria are set at the level of States and local housing agencies.

OECD Affordable Housing Database – <http://oe.cd/ahd>

OECD - Social Policy Division - Directorate of Employment, Labour and Social Affairs

a) Chile: housing allowance is contingent to the availability of funding. In Chile, allocation is defined based on a point system prioritizing: dwellings with access to water and sewage disposal system; households with children and/or persons with disabilities; persons who have done military service; victims of political persecution; individual/households who have repeatedly applied for support.

b) Footnote by Turkey: The information in this document with reference to « Cyprus » relates to the southern part of the Island. There is no single authority representing both Turkish and Greek Cypriot people on the Island. Turkey recognizes the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of United Nations, Turkey shall preserve its position concerning the “Cyprus issue”;

c) Footnote by all the European Union Member States of the OECD and the European Commission: The Republic of Cyprus is recognized by all members of the United Nations with the exception of Turkey. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.

d) Denmark: support under *Boligydelse* to home owners and people living in co-operative housing is given as a loan that has to be repaid if the dwelling is sold or if the person moves to another dwelling. People living in institutional dwellings cannot receive *Boligydelse*.

e) Hungary: Legislation concerning home maintenance support was repealed from 1 March 2015. From 1st January 2016, home maintenance support can only be provided in the framework of debt management service.

f) United Kingdom: schemes aimed at helping households paying for heating costs include also Warm Home Discount Scheme which provides a one-off discount on the electricity bill; and Cold Weather Payment (for recipients of Pension Credit, Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or Universal Credit) which grants £25 for each 7 day period of very cold weather between 1 November and 31 March. Only Winter Fuel Payment was included as it is the most significant one in terms of public spending on this measure.

g) No housing allowance programmes were reported in Romania, Slovenia and the Slovak Republic.

h) Information is missing on Belgium, Iceland, Israel and Italy.

Source: OECD Questionnaire on Affordable and Social Housing (QuASH, 2016)

**Table PH3.2.2: Characteristics of housing allowances: covered costs and benefit's amount**

	Measure Name	Administration level	Type of costs covered	Amount depends on
Australia	Commonwealth Rent Assistance (CRA)	National/ Federal	rental costs	CRA covers 75% of rent paid above the specified minimum rent threshold, up to a maximum rate. Maximum rates and minimum rent thresholds vary according to household's size/composition
Austria	<i>Mietbeihilfe</i>	Regional/ State	rental and housing costs	The amount depends on monthly rent, household's income and size, and size of the dwelling. It is paid as an addition to Wohnbeihilfe.
Austria	<i>Wohnbeihilfe</i>	Regional/ State	rental and housing costs	It covers the difference between countable housing expenditure (the legally permitted rent laid down in the lease contract) and what are considered to be reasonable housing expenditure. The amount depends on the rent, the household income and composition/size (different income conditions if a household member is disabled), the size of the dwelling and whether the latter has been built/renovated with public subsidies or not.
Austria	Needs-based minimum benefit (BMS)	Regional/ State	rental and housing costs	The flat rate minimum benefit includes a share of 25% for accommodation costs. If actual housing costs are lower, the share may be reduced.
Bulgaria	Targeted assistance for rent of municipal housing	National/ Federal	rental costs	The amount depends on the rent in the specific home allocated
Bulgaria	Monthly allowance for social integration - rent for municipal housing	National/ Federal	rental costs	The amount depends on the individual needs according to the degree of reduced capacity

Bulgaria	Targeted assistance for heating for individuals and families through the heating season	National/ Federal	other housing costs	The monthly amount is the same for all eligible persons: it is based on the equivalent of 385 kWh of electricity, of which 280 kWh daytime and 105 kWh of night electricity, according to average retail price of electricity for household consumers to October 31 of the current calendar year. The benefit is only granted between 1 November and 31 March.
Canada	Rent supplement and housing allowance programmes of the provinces and territories	Regional/ State, with funding from national level	..	(programmes vary across Provinces and Territories)
Chile	<i>Subsidio de arriendo</i> D.S. N° 52 de 2013	Regional/ State (with funding from national level)	rental costs	The subsidy cannot exceed 80 % of the value of the lease, and there's a cap on the maximum available subsidy as well as on the rent
Croatia	Housing benefits	Municipal	rental and housing costs	Amount depends on income and household composition/size
Croatia	Fuel allowance	Regional/ State	other housing costs	..
Croatia	Benefit for Energy Buyers at risk	National/ Federal	other housing costs	..
Cyprus (a,b)	Housing Allowance under Guaranteed Minimum Income	National/ Federal	rental and housing costs	Support is available under the Guaranteed Minimum Income scheme to help with rent and mortgage payments. The amount varies according to location and household size/composition (additional amount for each person with disability and each additional child in the household)
Czech Republic	Housing allowance	National/ Federal	rental and housing costs	The amount of monthly benefit is calculated as difference between the maximum reference housing costs and the household's reference income multiplied by a coefficient of 0.30 (0.35 in Prague). Actual individual housing cost are used for the calculation of housing allowance, provided that actual individual housing costs are lower than prescriptive housing costs (stipulated by law for each year according to actual development of prices)

Czech Republic	Supplement for housing	National/ Federal	rental and housing costs	..
Denmark ( c)	<i>Boligydelse</i>	..	rental and housing costs	Calculated based on normalized rent, household size, dwelling size, and level of household income. It covers 75% of rent up to a given maximum benefit. 22.5% of income beyond a given ceiling (which varies according to the number of dependent children) is deducted from the benefit.
Denmark	<i>Boligsikring</i>	Municipal	rental costs	Calculated based on normalized rent, household size, dwelling size, and level of household income. It covers 60% of rent up to a given maximum benefit (which increases according to the number of dependent children). However, for household with no kids or pensioners the subsidy can never exceed 15% of the rent. 18% of income beyond a given ceiling is deducted.
Estonia	Housing costs under subsistence benefits	Municipal (with funding form national level)	rental and housing costs	Housing-related expenses taken into account to calculate the subsistence benefit include: rent, administration and repairs costs of the apartment building, repayment of loan taken for renovation of the apartment building, service costs, cost of utilities, land tax, building insurance, and municipal waste fee. Costs are only covered within the limits established by the municipality and the national socially justified standard for dwelling, and vary according to the household's size/composition
Finland	General housing allowance system	National/ Federal	for rental and housing costs	General housing allowance is paid for acceptable housing costs up to a statutory maximum limit. It covers 80% of the difference between the acceptable housing costs and the basic deductible which is the share of costs the household is supposed to pay itself (at least 20% of the housing costs, with the exception of people on very low income). The basic deductible is determined on the basis of household income and the number of adults and children in the household.

Finland	Housing allowance for pensioners	National/ Federal	for rental and housing costs	Housing allowance for pensioners covers 85% of the difference between the acceptable housing costs and the basic deductible (a standard amount beneficiary is supposed to pay out of his/her own pocket) plus and an additional deductible linked to income. Acceptable housing costs may not exceed maximum limits set each year by government, which vary according the municipality in which the home is located. The basic deductible is a standard amount for all.
Finland	Housing supplement (allowance) for students	National/ Federal	for rental and housing costs	Rent supplement is paid during the time the student attends school. The maximum duration of the benefit differs between higher education and secondary education, and so does the number of months during which the benefit is available during a school year. the supplement covers 80% of acceptable housing costs below 252 euro/month
France	Personalised housing subsidy ( <i>Aide Personnelle au Logement, APL</i> )	National/ Federal	for rental and housing costs	The amount is calculated based on the rent and location of the dwelling, the households' income and size/composition
France	Family housing subsidy ( <i>Allocation de Logement Familiale, AFL</i> )	National/ Federal	for rental and housing costs	The amount is calculated based on the rent and location of the dwelling, the households' income and size/composition
France	Social housing subsidy ( <i>Allocation de Logement Social ALS</i> )	National/ Federal	for rental and housing costs	The amount is calculated based on the rent and location of the dwelling, the households' income and size/composition
Germany	<i>Wohngeld nach dem Wohngeldgesetz</i>	National/ Federal	for rental and housing costs	The amount of the allowance is calculated based on eligible housing costs (rent level or financial obligations for home owners), household's income and size

Germany	costs for housing and heating under unemployment benefit ( <i>Arbeitslosengeld II, Sozialgeld</i> )	Municipal (with funding from the federal level)	for rental and housing costs	The amount depend the household size and composition, and on housing costs: the latter include reasonable rent (determined locally) and in case of home owners mortgage interest payment, real property tax and other public charges, residential building insurance, ground rent, incidentals as in the case of rented flats, refuse collection fee, chimney sweep fee, street cleaning. Regular expenses for heating are also covered.
Germany	Housing costs under social assistance ( <i>Hilfe zum Lebensunterhalt / Grundsicherung im Alter und bei Erwerbsminderung</i> )	National/ Federal	for rental and housing costs	..
Greece (d)	Support with rent and electricity payments under Immediate measures to tackle the humanitarian crisis	National/ Federal	for rental and housing costs, and other	The amount varies according to the household size/composition
Greece	Housing and reintegration programme	National/ Federal	for rental and housing costs, and other	The amounts depend on income conditions and on the household's size/composition.
Hungary ( e)	Home maintenance aid	Local government (but regulated ad national level)	for rental and housing costs	The amount of the home maintenance aid depends on the dwelling size as well as the household's income and size/composition
Hungary	<i>housing allowance (Lakhatási támogatás)</i>	Local government (but regulated ad national level)	for rental and housing costs	Local authorities have discretionary power in connection with the length and the amount of the support.

Ireland	Rent Supplement	National/ Federal	for rental costs	The amount of Rent Supplement ensures that income, after paying rent, does not fall below a minimum level, corresponding to the basic Supplementary Welfare Allowance rate for a person's circumstances minus €30 (or €40 for a couple). A person must always pay at least €30 towards rent. However, some may pay more depending on means.
Ireland	Fuel Allowance	National/ Federal	for other housing costs	fixed amount of €22.50 per week, which is payable for 26 weeks per annum
Japan	Provision of benefit to secure housing (former Housing Support Benefit Programme)	Regional/ State	for rental costs	The amount depends on income, on household's size/composition and on rental costs
Japan	Public assistance (housing assistance)	National/ Federal	for rental costs	The amount covers actual expenses, below a prescribed upper limit set for each local government by the Ministry of Health, Labour and Welfare
Korea	Housing allowances	National and municipal	for rental and housing costs	Part of the National Basic Livelihood Security (NBLs) System which provides benefits based on the household income and minimum cost of living. The housing allowance is provided in cash covering housing rent and the maintenance/repair expenses. In-kind benefits in the form of maintenance/repair services can also be provided.
Latvia	Housing benefit	Municipal	for rental and housing costs	Housing benefit can be calculated based on the housing cost allocation and expenses defined by municipality, or using a fixed amount of benefit for person or household.
Lithuania	Compensations for heating of a dwelling, hot and drinking water expenses	Municipal	for other housing costs	The amount of compensations depends on costs for heating the dwelling and hot and drinking water expenses, compared to the household's income
Lithuania	Paying a compensation for part of lease payment	National/ Federal	for rental costs	It varies across municipalities: persons and families who lost their homes, large families, disabled people

Luxemburg	<i>Rental allowance for households benefiting from the Minimum Guarantee Income</i>	National/ Federal	for rental costs	The amount depends on income and rent levels. Maximum payments are EUR 123,94 per month
Luxemburg	Rental allowance for households in the private rental sector ( <i>Subvention de loyer</i> )	National/ Federal	for rental costs	The amount is calculated on the basis of a reference rent which varies according to the household's composition and income, up to a maximum monthly benefit of 300 euros.
Malta	Rent Subsidisation Scheme on Rented Privately Owned Dwellings	National/ Federal	for rental costs	The amount of benefit depends on the household's income and size
Mexico	<i>Piloto de arrendamiento</i>	National/ Federal	for rental costs	Covering maximum 40% of rent, up to 2,045 pesos
Netherlands	<i>Rent allowance</i>	National/ Federal	for rental costs	Households have to pay part of rent themselves ("standard rent", whose amount varies depending on the income and composition of household and age of its members). The benefit covers 100% of the amount above the standard rent up to "quality allowance limit" (EUR 389 in 2014), plus 65% of remainder up to the maximum rent level. Above the maximum rent level, no benefit is paid except to people aged 65 and older, people living alone, and people with disabilities, who receive 40% of the remainder.
New Zealand	Accommodation Supplement	National/ Federal	for rental and housing costs	The benefit provides 70% of accommodation costs above the entry threshold, up to a maximum amount, which varies according to geographical location
New Zealand	Accommodation Benefit for Students	National/ Federal	for rental and housing costs	The amount is based on a flat rate

Norway	State housing allowance	National/ Federal	for rental and housing costs	For private housing the housing allowance is calculated as 70 per cent of the difference between maximum accepted housing expenses and a share of "own expense". For public rented housing provided by the municipality this rate is 80 per cent. The own expense is calculated on the basis of taxed income and assets. The maximum housing expenses accepted for the purpose of calculating the housing allowance are defined based on location and household size.
Poland	<i>Housing allowances</i>	Municipal	for rental and housing costs	The housing allowance covers the difference between what is considered a reasonable payment for a family and actual housing costs. Housing costs cannot exceed a maximum amount, calculated based on the size of the family and the size of the dwelling. Rental cost, maintenance costs, as well as charges for heating, water, and collection of liquid waste are all taken into consideration.
Portugal	<i>Porta 65 - Jovem</i>	National/ Federal	for rental costs	The amount of benefit depends on income and household composition. It is only possible to benefit from Porta 65 Jovem for 3 years.
Portugal	NRAU Subsidy, Law n. 6/2006 ( <i>Novo Regime Arrendamento Urbano</i> )	National/ Federal	for rental costs	The amount depends on rent costs, the household's income and size.
Spain	Aid programme for rental housing available from some Regions	Regional/ State	for rental costs	Up to 40 percent of the annual rent, with a maximum of 2,400 euros per year per household
Sweden	<i>Income tested housing allowance</i>	National/ Federal	for rental and housing costs	The amount depends on income, family composition and rental costs.
Sweden	Income-tested housing supplement for pensioners	National/ Federal	for rental and housing costs	If the income is under a certain level (5 000 SEK / month for single and 2 500 SEK / month for couples) the rent benefit is 93% of housing cost. If the income is higher the benefit is reduced. The amount also varies according to presence of dependent children.
Sweden	Rent for social assistance claimants	Municipal	for rental costs	rent is fully covered for social assistance recipients, as a supplement to the housing allowance
Switzerland	Housing allowances for families, available in some Cantons	Regional/ State	..	..

United Kingdom	<i>Housing Benefit</i>	National/ Federal	for rental costs	In social housing: the amount depends on the 'eligible' rent (the reasonable rent for a suitable property in a given area), household income - including benefits, pensions and savings (over £6,000), the applicant's circumstances (such as age of people in the house and presence of disabled household members). The amount of benefit is reduced if the household is considered to have a one or more spare bedrooms. In private rental sector: Local Housing Allowance (LHA) is used to work out Housing Benefit. the amount depends on location, the household size and relevant size of dwelling for which the household is eligible, income conditions including benefits, pensions and savings (over £6,000), and household circumstances. Housing Benefit is limited by the overall benefit cap.
United Kingdom	Help with paying housing costs under Universal Credit	National/ Federal	for rental and housing costs	Depends on the applicant circumstances (household size and composition) and it is limited by the benefit cap
United Kingdom (f)	Winter Fuel Payments	National/ Federal	for other housing costs	Tax free payment made once a year in winter to help with heating bills. The amount depends on the applicant's age and households' size/composition
United States	Tenant based Section 8 voucher program	States and local housing agencies (with funding from federal level)	for rental costs	Subsidy makes up difference between the tenant's rent contribution and a local "payment standard" that is tied to local Fair Market Rents. Tenants required to pay at least 30% of their income for rent, but they may pay more (approximately 40%) to access housing with a rent higher than the local payment standard.

OECD Affordable Housing Database – <http://oe.cd/ahd>

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- a) Footnote by Turkey: The information in this document with reference to « Cyprus » relates to the southern part of the Island. There is no single authority representing both Turkish and Greek Cypriot people on the Island. Turkey recognizes the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of United Nations, Turkey shall preserve its position concerning the “Cyprus issue”;
- b) Footnote by all the European Union Member States of the OECD and the European Commission: The Republic of Cyprus is recognized by all members of the United Nations with the exception of Turkey. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.
- c) Denmark: support under Boligydelse to home owners and people living in co-operative housing is given as a loan that has to be repaid if the dwelling is sold or if the person moves to another dwelling.
- d) Greece: Immediate measures to tackle the humanitarian crisis include rent subsidies but also free electricity and food vouchers. The Housing and reintegration programme includes rent subsidy, but it also covers other basic needs and work subsidy for citizens facing homelessness.
- e) Hungary: Legislation concerning home maintenance support was repealed from 1 March 2015. From 1st January 2016, home maintenance support can only be provided in the framework of debt management service.
- f) United Kingdom: schemes aimed at helping households paying for heating costs include also Warm Home Discount Scheme which provides a one-off discount on the electricity bill; and Cold Weather Payment (for recipients of Pension Credit, Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, or Universal Credit) which grants £25 for each 7 day period of very cold weather between 1 November and 31 March. Only Winter Fuel Payment was included as it is the most significant one in terms of public spending on this measure.
- g) United States: Tenant-based Vouchers are contingent to the availability of funding. At least 75% of all new admissions annually for each local agency are provided to families at or below 30% of the local area median income. States and local agencies can also set their own preferences for admission based on local demographics and need (e.g. homelessness, disability, working families) and within fair housing legal requirements.
- h) No housing allowance programmes were reported in Romania, Slovenia and the Slovak Republic.
- i) Information is missing on Belgium, Iceland, Israel and Italy.

Source: OECD Questionnaire on Affordable and Social Housing (QuASH, 2016)

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