

## Questions and Answers

### **Will I be affected by the changes to Local Housing Allowance rates?**

If you are renting from a private landlord and you made your claim for Housing Benefit at your current address on or after the 7 April 2008 it is likely that you will be affected by these changes.

### **I have been getting Housing Benefit since before April 2008 could the changes affect me?**

Providing you continue to live in the same property and you don't have a break in your Housing Benefit claim the Local Housing Allowance arrangements will not apply to you.

### **Will I be affected by the caps?**

The caps are most likely to affect people who are renting properties in central London boroughs. If your weekly rent is more than the cap for the Local Housing Allowance rate that applies to you, your Housing Benefit will be reduced.

### **How do I know which Local Housing Allowance rate applies to me?**

You can use the following information as a guide to work out how many bedrooms you are allowed. You are allowed one bedroom for:

- every adult couple (married or unmarried)
- any other adult aged 16 or over
- any two children of the same sex aged under 16
- any two children aged under 10
- any other child

The maximum allowance is for four bedrooms from 1 April 2011.

Different rules may apply if you are under 25 or live in shared accommodation. Further information about this is available [www.direct.gov.uk](http://www.direct.gov.uk).

### **I need a property with more than four bedrooms. Will I only get benefit at the four bedroom rate?**

The maximum Housing Benefit you get will be based on the four bedroom rate. You can still look for properties with more than four bedrooms, or other rooms that can be used as bedrooms, with rents that are within the four bedroom rate.

### **I am sharing a house with other people will the changes to Local Housing Allowance rates affect me?**

The new way of setting Local Housing Allowance rates from October 2011 could lead to a reduction in the shared room rate.

### **I am living in a self contained studio flat what rate applies to me?**

The one bedroom Local Housing Allowance rate will apply to you however different rules may apply if you are under 25. Further information about this is available on the LHA direct website: [www.direct.gov.uk](http://www.direct.gov.uk)

### **I am already getting Housing Benefit when will I be affected by the changes?**

If you are already getting Housing Benefit you will not normally be affected until the anniversary of your claim. But if there is a change in your household such as someone leaving or someone coming to live with you or if you move the changes could apply sooner.

### **When is my anniversary date?**

Your anniversary date is the date you first made your current claim. For example, if you claimed Housing Benefit on 5 September 2008 your anniversary date is 5 September.

This means that the changes the Government is making from 1 April 2011, such as removing the £15 excess or capping Local Housing Allowance rates, could affect you from 5 September 2011. The changes it is making from 1 October 2011 could affect you from 5 September 2012.

### **How will I know what the Local Housing Allowance rates will reduce to from October 2011?**

**OR**

### **If I am thinking of renting and claiming Housing Benefit, how much rent should I agree to pay?**

There is information available about the levels of Local Housing Allowance rates that might apply from 1 October 2011 based on current rent levels. You can go to the following website: [www.direct.gov.uk](http://www.direct.gov.uk)

This information will give you an idea of the amount of rent that might be met by Housing Benefit from 1 October 2011. The figures are estimates and will be updated regularly. Rent levels and rates may change between now and October 2011.

You also need to remember that in some areas, such as central London, Local Housing Allowance rates will be restricted as follows from 1 April 2011:

- £250 for a one bedroom property
- £290 for a two bedroom property
- £340 for a three bedroom property
- £400 for a four bedroom property

**The rent I am paying now is likely to be more than the Housing Benefit I will get when the changes come in. What should I do?**

You can talk to your landlord about the changes and see if they will drop the rent on your property. If that isn't possible you could start looking for somewhere cheaper. You might want to talk about your situation with your local authority housing advice team and Housing Benefit department or your local Citizens Advice Bureau.

**My landlord won't reduce my rent and it is going to be difficult for me to move is there any other help?**

Your local authority's Housing Benefit Department can help some people with a Discretionary Housing Payment to meet the gap between their benefit entitlement and the rent they pay. The amount of money available for these payments is limited so your authority will have to consider your circumstances carefully. Please contact your Local Authority for the relevant form or download a form from [www.wychavon.gov.uk](http://www.wychavon.gov.uk) Benefit information page.

**My Housing Benefit is paid directly to my landlord, what should I do if my Local Housing Allowance rate is reduced? Or how will I know that the amount paid to my landlord will still meet my rent?**

The Housing Benefit department at your local authority will be able to give you information. You might find it helps to talk to your landlord about the changes.

**I am getting an excess between my rent and my Local Housing Allowance rate. Will I stop getting this?**

If you are getting an excess it will stop from your anniversary date following 1 April 2011.

**Do I have to be getting Housing Benefit under the Local Housing Allowance arrangements to get the allowance for another bedroom for an overnight carer?**

No. This change applies to all tenants who meet the qualifying conditions and live in privately rented accommodation no matter how their Housing Benefit is worked out.

**I think I will be due an increase in my Housing Benefit because I have a carer who stays overnight -who should I tell?**

Make sure that your local authority's Housing Benefit Department knows you have an overnight carer so that they can look at your Housing Benefit entitlement again. You must already have an extra bedroom in your home available for the carer to use before you get this help. If you are already getting Housing Benefit and meet the conditions for this extra help you will be entitled to it from the date the legislation becomes effective.

**What about extra rooms for other circumstances such as disabled children, couples that cannot share a room or where extra space is needed for medical equipment?**

The change only applies where the person making the Housing Benefit claim, or their partner, needs overnight care.