

June 2011

Housing Benefit is changing



THE ROYAL BOROUGH OF
KENSINGTON
AND CHELSEA

The Government is making important changes to Housing Benefit. These started to affect people in April 2011.

If you are renting a property from a private landlord and receiving Housing Benefit, the changes may affect you.

The main change is to the Local Housing Allowance (LHA) which changes the way benefits are worked out. From 1 April there is a limit or cap on the **maximum amount** of Housing Benefit that will be paid. The weekly rates are:

- £250 - one bedroom property
- £290 - two bedroom property
- £340 - three bedroom property
- £400 - four bedroom and above.

The LHA caps are the **maximum** Housing Benefit that can be paid for any accommodation, anywhere in the country. However, depending on where you live, you may be paid less Housing Benefit than these amounts depending on the Local Housing Allowance for your particular area. For example, the one bedroom LHA rate in the north of the Royal Borough is currently £240 a week. The two bedroom LHA rate for West Ealing is currently £277 a week. (Please note these rates may change).

You can check LHA rates in a specific area through the website:
www.rbkc.hbupdate.co.uk

When will the changes affect me?

Anyone making a new claim after April 2011 will be affected immediately.

If you were receiving Housing Benefit before April 2011, the changes may not affect you immediately. Your current LHA rate is protected for up to nine months from your Housing Benefit anniversary date.

For example, if you started to claim Housing Benefit in September 2010, then your anniversary date will be in September 2011. You will then be protected for a further nine months, so the new rates will not apply to you until June 2012.

If you are not sure when your next anniversary date is, you should check. You should also start to plan ahead, for when your benefit reduces.

If your circumstances change during this period, for example, someone from your household moves out, then you will be assessed under the new rules straight away. The birth of a child could also shorten your protection period.



Other changes

Single people under the age of 35

Currently single people under the age of 25 can only claim the cost of shared accommodation. From January 2012, this will apply to any single person **under the age of 35**. The current shared accommodation weekly rates as of May 2011 are £126.92 for south of the borough and £97.50 for north of the borough.

These rates can change on a monthly basis. You can check them on the website www.rbkc.hbupdate.co.uk

If you think this will affect you, then you should seek advice now and be prepared.

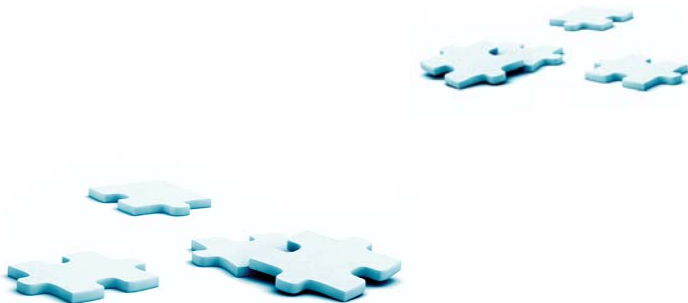
What could the changes mean for me?

It is unfortunate, but for most people claiming Housing Benefit in Kensington and Chelsea the new rates will not cover their rent.

If your landlord will not, or cannot, accept a reduced rent then they can legally ask you to move out.

What should I do?

- You should have received a letter from the Council's Housing Benefits department telling you when the changes will start to affect you. If you have not received this letter, please contact us as soon as possible. (Contact details for Housing Benefits on back cover).
- Contact your landlord. If any shortfall in the rent is minimal it may be possible to negotiate a rent reduction. You will also need to contact your landlord if you have a binding tenancy agreement that takes you beyond the date that the caps will affect you.
- Seek advice from the Council's Housing Department. We can help you to think about your options.
- In some emergency cases, you might be able to get some short-term help called Discretionary Hardship Payments, from Housing Benefits.



If you need to look for cheaper accommodation

Whether you are looking for a self-contained flat or house, or just a room, a good place to start is through friends, local newspapers and newsagent shop windows. There are also a lot of websites including Findaproperty, Loot, Rightmove, Zoopla, Gumtree, Flatmaterooms and easyroommate. Make sure you have contracts in place and you have viewed the property before you part with any money. If you do not have access to the internet, you could use your local library or an internet café.

The National Association of Estate Agents (www.naea.co.uk, telephone **01926 496800**) has a list of registered letting agents and the National Approved Letting Scheme is an accreditation scheme for lettings and management agents.

www.london.gov.uk/rents provides information on average rent levels in different parts of London. Remember to also check the Local Housing Rate to see what level of Housing Benefit you might be entitled to.



Tenancy agreements

Make sure your tenancy agreement covers:

- the amount of any deposit you pay
- the amount of rent you pay
- how often you pay your rent
- how long the agreement lasts
- who pays for and organises any repairs or decoration
- an inventory or list of all the items, such as furniture, in the property.

Deposits

Since April 2007, all deposits taken by landlords and lettings agents for assured shorthold tenancies must be protected by a tenancy deposit protection scheme. There is more information about this on our website.



Further information

In person:

Customer Service Centre
The Town Hall
Hornton Street
London W8 7NX

Monday to Friday 8.30am to 5pm.

By phone:

Benefits: 020 7361 3006

Housing and Homelessness Advice: 020 7361 3982/3983

By email:

housing@rbkc.gov.uk (general housing enquiries)

benefits@rbkc.gov.uk (Housing Benefit enquiries)

Website:

www.rbkc.gov.uk

Information from this document can be made available in alternative formats and in different languages. Please contact Housingline on **020 7361 3008** or email **housing@rbkc.gov.uk**



www.rbkc.gov.uk