

Housing Benefit changes – how they affect you

If you rent your home,
get advice now.



The Government has made changes to Housing Benefit and the amount you can get to help pay your rent could be reduced. The main changes came into effect in April 2011. A further change came into effect in January 2012. It is important to get advice on how these changes may affect you and what your options are.

If you currently claim Housing Benefit, or receive Local Housing Allowance (LHA) because you have a private landlord, these changes could affect you – refer to the table on the next page to see how. You should also find out about these changes if you think you will need help to pay your rent in the future.

Your local authority's Housing Benefit department will be writing to you to explain how a change is likely to affect your claim and when this change will happen. Your local authority's Housing Options service will also be on hand to give advice. If the changes mean your Housing Benefit will be reduced, an adviser could offer you assistance on the following options:

- negotiating a rent reduction with your present landlord – if your landlord does reduce the rent, the Housing Benefit department can pay your benefit direct to your landlord
- getting 'money advice' to budget carefully and cope with the extra cost of a shortfall in rent allowance
- moving to a cheaper area, or cheaper property in the same area.

If your tenancy is coming up for renewal or you are thinking of moving, you should get advice before signing any new tenancy agreement. You need to be sure you can afford the rent for the six months or more of your tenancy, otherwise your rent account could fall into arrears and you may be at risk of losing your home.

If you think you might be affected by the changes to Housing Benefit and LHA, **get help and advice now**. On the back of this leaflet you will also find a list of useful organisations to contact for free advice and information.

Housing Benefit changes, who will be affected and when?

If you or your household	Effective change	Date this will happen
are aged 25–35 and are single and live on your own	the age threshold for single people has now been increased to include those under 35	from January 2012. Please note, there are exemptions, please seek advice.
make a first or new claim, or if your current claim is reviewed	you may have a shortfall in rent to pay yourself, because your LHA can only be paid up to a maximum of the rent levels within the lowest third of market rents for your area (set at the lowest 30th percentile rate)	from April 2011. For existing claims: 9 months after annual review date unless size of household changes.
rent from a private landlord in an expensive area (eg inner London), and are working or on benefits	you will only get Housing Benefit up to a maximum for each property size: <ul style="list-style-type: none"> ■ £250 pw for 1 bedroom ■ £290 pw for 2 bedrooms ■ £340 pw for 3 bedrooms ■ £400 pw for 4 bedrooms or for any property with more than 4 bedrooms 	from April 2011. For existing claims: 9 months after annual review date unless size of household changes.
currently live in a 5-bedroom property and receive the local housing allowance rate for this	you will only be able to claim up to the maximum for a 4-bedroom property in your area – with an absolute cap of £400 pw in more expensive areas	from April 2011. For existing claims: 9 months after annual review date unless size of household changes.
currently get to keep a surplus amount of your Housing Benefit above the rent payable (up to a maximum of £15 pw)	you will no longer be able to get this, because there will be no surplus	from April 2011. For existing claims: on annual review date, or before if size of household changes.
are disabled and need an extra room for a carer to stay overnight	you will be able to get Housing Benefit to cover the cost (according to size criteria) of living somewhere with an extra room to enable this	from April 2011, with immediate effect for new or existing claims.

Useful organisations for information and advice

To help you with your Housing Benefit problems:

Citizens Advice Bureaux

Offers advice and assistance with any housing, welfare benefits, money, employment, consumer issues or other problems. Find your nearest Citizens Advice Bureaux by calling **08444 111 444**, or at **citizensadvice.org.uk** or under 'C' in your local phone book, or visit **adviceguide.org.uk** for other information.

Community Legal Advice

Provides legal advice in England and Wales. Phone **0845 345 4 345** or visit **communitylegaladvice.org.uk**

Money Advice Service

Provides information, guidance and tools on how to manage your money. Phone **0300 500 5000** or visit **moneyadviceservice.org.uk**

Shelter

Offers help and advice with housing and Housing Benefit problems. Phone its free Housing Advice Helpline **0808 800 4444**, open Monday to Friday 8am–8pm and Saturday or Sunday 8am–5pm (some mobile phone networks may charge for calls to this number). You can visit **shelter.org.uk/advice** to find details of its advice centres locally.

To check that you are getting all the support you are entitled to:

Housing Benefit and Local Housing Allowance

To see if you are eligible for help with your rent payments, contact your local council or visit **direct.gov.uk**

Income Support, Employment and Support Allowance and Jobseeker's Allowance

For information and advice, or to make a claim for benefit if you are under state pension age, phone Jobcentre Plus on **0800 055 6688**. If you find it hard to speak or hear clearly, a textphone is available on **0800 023 4888** or visit **direct.gov.uk**

Pension Credit

For information and advice, or to make a claim for Pension Credit if you are over state pension age, phone the Pension Service on **0800 99 1234**. If you find it hard to speak or hear clearly, a textphone is available on **0800 169 0133** or visit **direct.gov.uk**

Working Tax Credit and Child Tax Credit

For information about Tax Credits, phone **0845 300 3900**. If you find it hard to speak or hear clearly, a textphone is available on **0845 300 3909** or visit **direct.gov.uk/taxcredits**

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