

Which LHA?

1. **Choosing which LHA to use depends on a number of things, name three:**
 - a) Number in household
 - b) Ages
 - c) Broad Market Rental Area
 - d) Sex of household members

2. **How many Broad Rental Market Areas does {insert name of your LA} have?**

{Insert answer relevant to your LA}

3. **Which LHA (two room/three room/four room, etc) would each of the following households be entitled to?**
 - a) Single parent with a girl aged 6 living in a one-bedroom house.

Two bedroom LHA

 - b) Single parent with a girl age 9 and a boy age 11 living in a three-bedroom house.

Three bedroom LHA

 - c) Couple aged 28 and 30 with no children living in a one bedroom self contained flat.

One bedroom self-contained rate of LHA, ie category B rate

 - d) Couple aged 24 and 25 with no children living in a two bed roomed house.

One bedroom self-contained rate of LHA, ie category B rate

 - e) Single person age 22 living in a two bed roomed flat.

shared accommodation rate of LHA, ie category A

 - f) Couple aged 30 and 35 with a girl age 13 and a boy age 15 with the man's mother living with them as a non-dependant.

Four bedroom LHA

New Claims

LHA go live date is 7th April 2008.

1. **What is the maximum length of time the LHA is used for on a person's claim?**

One year.

2. **You receive a new application for benefit on 29 May 2008 from someone who is working and receiving tax credits. It is processed on 2 June 2008. Which month's LHA would be used on the claim?**

May's LHA.

3. **You receive a notification of a change of address. The claim is received on Friday 4 June 2008 and processed on 9 June 2008. The Tenancy Commencement Date is Monday 26 May 2008. The customer has been on Income Support for a number of years. Which month's LHA would be used on the claim?**

May's LHA.

4. **You received a backdate request for the claim in question 2. The claim is backdated to 28 April 2008:**

- a) Which month's LHA would be used on the claim?

April.

- b) If the claim had been backdated to 14 January 2008 before the LHA scheme had started what actions would need to be taken to ensure the customer receives the correct amount of benefit?

Pay on IRL 14 January 2008 and refer to RO. Then treat claim as you would any other claim already in payment at go live date.

5. **Mr Smith and Mrs Smith are 30, and live in a two-bedroom house. Their claim has been paid since May 2008 on Mays category B LHA. In June 2008 their father, age 55, moves in with them. Mr Smith tells you this in July 2008.**

Answer true or false for each statement:

- a) The claim needs to be referred to the Rent Officer.

False

- b) May's LHA continues to be used as it has not yet been used on the claim for its maximum length of time

False

- c) The May LHA will be changed to the July LHA

False

- d) The May LHA will be changed to the June LHA

True

6. **Mrs Jones claims benefit at her home from 5 May 2008 and receives benefit based on May's LHA. A note in her tenancy agreement states that her rent will increase after six months on 3 November and then every 12 months thereafter.**

Answer true or false for each of the following statements:

In November:

- a) the claim needs to be referred to the Rent Officer.

False

- b) May's LHA continues to be used as it has not yet been used on the claim for its maximum length of time and there is no change to the number of rooms needed.

True

- c) The May LHA will be changed to the November LHA.

False

Protection Rules

Use the following LHA rates to work out your answers.

April 2008 LHA rates		
Category A	Shared accommodation	£65
Category B	1 bedroom self contained	£75
Category C	2 bedrooms	£90
Category D	3 bedrooms	£97
Category E	4 bedrooms	£108

1. Mrs. Lewis is 51, lives alone and is charged £130 per week rent for her three-bedroom house. Due to being made unemployed, Mrs Lewis claims for the first time on Friday 9 January 2008 prior to the LHA scheme going live on Monday 7 April 2008. She could afford her rent when she first moved in and has not claimed in the 52 weeks prior to this claim.

How much eligible rent will be used to work out Mrs. Lewis's claim?

£130.00 for 13 weeks then pay on the Rent Officer's decision.

2. Mr Wellbourne is 30 years old, has had his tenancy since 1999 and has never claimed before. He lives alone in a three bedroom house and makes a new claim for LHA on 5 May 2008. He is charged £105 per week.

How much eligible rent will be used to work out Mr Wellbourne's claim?

Assess his benefit based on an eligible rent of £105 per week. 13 weeks later reduce to the applicable LHA rate of £75 a week

3. Mr Wood's wife died on the 5th March 2008, his eligible rent is based on his full contractual rent of £100 per week. His claim is processed on the bereavement protection rate of £100.00. March 2009 is the end of the 12-month protection.

How much eligible rent will be used to work out Mr Wood's claim?

The eligible rent would be the Rent Officer's Decision.

Payment of LHA

1. **Payment of the LHA is normally made to the tenant. However, there are two cases when we must pay the landlord direct List them below:**

- a) Eight weeks in arrears (if it is in the tenant's best interest to do so).
- b) Deductions from Income Support/JSA(IB) to clear arrears.

2. **Name two occasions when we have discretion to make payments directly to the landlord.**

- a) Cannot pay – vulnerable and unable to manage their financial affairs.
- b) Will not pay – unlikely to pay their rent based on their past behaviour.

3. **In what way will you usually be told of vulnerable people?**

Representation.

4. **Who can you expect to normally identify vulnerable people to us?**

- Family
- Spouse
- Friend
- Landlord
- GP/Doctor
- Probation Officer
- Local/council rent deposit schemes
- Welfare Organisations
- The national rent deposit forum
- Money advisers
- Social Services
- DWP (e.g. JCP, TPS)]
- Supporting People Team

5. Give three indicators of vulnerability:

- a) Learning disability
- b) Medical condition
- c) Inability to speak English
- d) Addiction to drugs, alcohol and/or gambling
- e) Suffering domestic violence
- f) Leaving prison or care

6. Give three effects of being vulnerable:

- a) Severe debt problems, county court judgements, undischarged bankruptcy
- b) Inability to open a bank account
- c) DWP making deductions from Income Support/Jobseeker's Allowance (IB) to pay utility costs
- d) Receives 'supporting people' help
- e) Receives help from homelessness charities
- f) Unable to provide evidence of vulnerability.

7. Who can appeal on any decisions made about vulnerability?

Any person affected.