

Working with the LHA

Landlord and Agents' early experiences of the LHA in the nine Pathfinder areas

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Executive Summary

- i. The interim survey comprised an early look at landlord and letting agent behaviour soon after the introduction of the LHA. Given the ways in which the LHA was introduced, some respondents to the survey will have had limited experience of the new regulations.
- ii. Landlord and letting agent activity in terms of changes in portfolio size largely followed the predictions the respondents had made with regard to their future intentions at the baseline stage. The majority of respondents had made no change to their number of lettings, but where changes had taken place they appeared to reflect respondents' longer-term portfolio strategies. Changes to portfolio size had occurred for a range of reasons, many of which were unrelated to the introduction of the LHA.
- iii. Awareness of the LHA was common amongst the respondents. Eighty-five per cent of landlords and letting agents had heard of the new benefit and of these, 68 per cent knew the rates that were payable to different household sizes. However, satisfaction with the LHA was not widespread: of respondents who had heard of the LHA, 56 per cent said that it had made them less likely to want to let to Housing Benefit tenants.
- iv. Landlords' and letting agents' unwillingness to let to tenants on LHA was often explained by *actual experience* of rent arrears under the system, although some were unwilling due to their *fear*, rather than actual experience, of rent arrears. Difficulties with arrears do not appear to have been offset, at this stage of the evaluation, by other benefits that were intended to accrue from the introduction of the LHA. For example, about as many respondents thought that LHA processing times were quicker as thought they were slower than under the previous system, and information on the LHA was often thought to be neither harder nor easier to acquire than under the former Housing Benefit system.
- v. There was some variation in the experience of and attitude towards the LHA amongst different landlord types. Corporate landlords were the least likely to be satisfied with the workings of the new regulations, and were more likely to be having difficulties with rent payment methods and the accrual of rent arrears. These problems were perhaps reflected in the marked withdrawal from letting to claimants on LHA that was evident amongst corporate landlords. Although this landlord group was relatively small in number, they often have large portfolios. Both individual/couple landlords and letting agents noted an increase in demand from LHA tenants, and many thought this was because other landlords had stopped letting to them.

Chapter 1 - Introduction

- This interim survey provides an initial look at some of the possible impacts of the LHA. A more detailed survey will be completed towards the end of the evaluation, when landlords and agents will have greater experience of operating under the LHA.
- The survey comprised short follow-up interviews with the baseline respondents who agreed to be re-contacted at a later stage of the evaluation.
- Interviews were completed over the telephone, and lasted for an average of about ten minutes. The fieldwork was conducted during February, March and April 2005, by the National Centre for Social Research.
- Experience of the Local Housing Allowance (LHA) by the interim survey respondents will have varied depending on the way in which the new system was introduced in their area – some may have had less than six months under the new regulations at the time of the survey, whilst others could have had up to 15 months under the LHA.

1.1 Fifteen months of the LHA in the Pathfinders

The interim landlord survey was completed between February and April 2005, by which time the LHA had been operating in the nine Pathfinder areas for between twelve to fifteen months depending on the Pathfinder's 'go-live' date. All but three of the Pathfinders (Edinburgh, North East Lincolnshire, and Brighton & Hove) introduced LHA in a phased fashion, which meant that all new claims were administered under the new regulations, with existing claimants shifting onto LHA as their claims were renewed or reviewed. The three 'big bang' authorities transferred all new and existing claimants onto the LHA rate, but had six months in which to shift payments from landlords or letting agents to the tenant. The implication of the variation in approaches to and timing of the introduction of the LHA for the interim survey is that it cannot be assumed that all landlords and letting agents will have had the same amount of experience of LHA: some may have had less than six months under the new regulations whereas others could have been operating for up to 15 months under the system.

A principal concern for all stakeholders with regard to the introduction of LHA is the possible raised incidence of rent arrears that may result from increasing the number of tenants who have responsibility for arranging payment of the rent. The LHA includes regulations to protect landlords and letting agents in cases where the tenant is clearly having, or may develop, problems with rent payment. As under current Housing Benefit regulations, payment to the landlord is required if a tenant has built up rent arrears of eight weeks or more. Under the 'eight week' regulation, the landlord or letting agent can apply to the local authority and, on demonstrating adequate proofs, secure a transfer of the payment.

In addition, Pathfinder authorities have the discretion to make payment to the landlord if they consider that the tenant is likely to have difficulty managing their own affairs (commonly referred to as vulnerability) or it is improbable that the claimant will pay their rent (questions on this latter option were not included in the survey). Many of these discretionary decisions will include an element of the tenant's past history of rent arrears or likelihood to fall into rent arrears. Generally, vulnerability assessments were made by Pathfinders at the time the LHA was introduced to assess whether payment should continue to the landlord or, since then, they are made at the beginning of a claim or in response to a request for this to be considered.

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According to the administrative data collected by the Department for Work and Pensions around 87 per cent of claimants are paid direct, for around ten per cent of claimants their landlord is paid under the discretionary safeguards and for around three per cent their landlord is paid because the claimant is deemed to be in eight weeks or more worth of rent arrears (May 2005).

Although the introduction of the LHA brought a number of changes, the interim survey was principally concerned with collecting information on early market responses to the new regulations, and alterations to landlord and letting agent management practice. Questions were therefore focused on a small number of key areas:

- changes to the respondents' residential property portfolio since the introduction of the LHA;
- experience of rent arrears prior to and under LHA;
- rent payment and/or collection methods, any recent changes to those methods, and problems with rent payment and collection;
- willingness to let to claimants on LHA; and
- changes in the cost of managing LHA tenancies.

1.2 The interim survey

The interim survey involved follow-up interviews with the landlords and letting agents involved in the baseline survey. Ninety-eight per cent of the baseline respondents indicated at the time that they would be willing to be re-interviewed at a later stage of the research, and these formed the sample for the interim survey.

As with the baseline survey, the interviews were conducted over the telephone by the National Centre for Social Research. A pilot survey was completed during January 2005, and the mainstage field work was completed during February, March and April 2005. Further details of the methods are contained in Appendix A of this report, and Appendix B of the baseline survey report (Rhodes and Rugg, 2005).

The interim survey was a short follow-up survey to the baseline survey, with interviews typically lasting for around ten minutes. With a survey of this length, it was only possible to collect a limited amount of detail on views and experiences of the LHA. A longer exit survey will be completed with landlords and letting agents when respondents have greater experience of the new system, towards the end of the two year evaluation. In addition, a range of other research reports are available on other aspects of the evaluation. Details of other publications available from the evaluation can be found at www.dwp.gov.uk/housingbenefit/lha/evaluation/index.asp

This analysis of the interim survey does not include reference to the individual Pathfinder areas. Survey numbers were such that when disaggregated to a local level respondent numbers often became too small to be reliable. Additionally, the original classification of the areas by DWP into 'hot', 'medium', and 'cool' housing markets is no longer useable do to intervening movements and changes in the separate areas. In the final reporting round, however, it will be possible to cluster the Pathfinder areas into two or three groups according to local market characteristics and changes in those markets since the introduction of LHA. At the stage of the interim evaluation, however, other aspects of the evaluation indicated that the markets in several Pathfinders were clearly subject to fluctuation, making it inappropriate to group the areas at this stage.

Chapter 2 - The survey respondents

- The interim survey achieved 1,082 interviews with landlords and letting agents from the nine Pathfinders. This figure comprises 76 per cent of the respondents to the earlier baseline survey.
- The mix of respondent types to the interim survey was similar to the baseline survey. The majority of private landlords in the survey were individuals and couples.
- Sixty-eight per cent of all respondents had not changed the size of their lettings portfolio since the baseline survey. Where a change in size had taken place, approximately equal proportions had increased and decreased their holdings. Those who had increased their portfolio size had done so at twice the rate of those who had decreased their portfolio size.
- Changes in portfolio size reflected expectations at the time of the baseline survey. Thus respondents who had expected to expand were the most likely to have expanded, and those who had expected to contract were the most likely to have done so. Likewise, those who had expected their portfolio size to remain at about the same size at the time of the baseline survey were the most likely not to have changed their number of lettings by the time of the interim survey.
- Changes in portfolio size were for a range of reasons, many of which were unrelated to the introduction of the LHA. Sixteen per cent of the landlords had decreased their portfolio size since the baseline survey, and 15 per cent of these (or two per cent of all the landlords) mentioned the LHA as one of the reasons for the decrease.

2.1 Respondent type

A total of 1,082 interviews were completed in the interim survey with landlords and letting agents from the nine Pathfinders. This number of interviews represents 76 per cent of the 1,417 respondents to the baseline survey in the Pathfinder areas. Private landlords, of varying types, comprised 71 per cent of all respondents to the interim survey, and letting agents the remaining 29 per cent. These proportions were very similar to those in the baseline survey in the Pathfinder areas, which respectively were 73 per cent and 27 per cent.

Table 2.1 shows the types of private landlord in the Pathfinders that responded to the interim and baseline surveys. The composition of *landlord* types in the interim survey was almost identical to that in the baseline survey, with private individuals and couples once again forming the great majority (78 per cent). The range of private landlord types broadly reflects the findings of other research. In addition to the majority being individuals and couples, therefore, private landlords that were charitable organisations or public companies were relatively few in number.

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Table 2.1: Types of private landlord in the interim and baseline surveys

Type of landlord	Interim (%)	Baseline (%)
Private individuals	44	46
Couples	34	34
Partnerships	7	6
Private companies	10	10
Public companies	2	2
Charitable organisations	3	2
Other	*	*
Total	100	100
Weighted N.	795	1,027

Base: all landlords, all Pathfinders. Note: 'Other' relates to just one landlord that did not answer the landlord classification questions.

As is usually the case in surveys of private landlords, the landlords included in this survey have been classified to aid analysis (see Appendix A for further details). Following the classification approach taken by Crook and Kemp (1996), the landlords have been categorised according to the extent to which property comprised their primary business. The category of 'business landlords' includes private individuals, couples and partnerships that were effectively full-time landlords, as well as companies that defined themselves as being property companies. 'Sideline landlords' comprised private individuals, couples and partnerships that were essentially part-time operators, and companies that said they were not property companies. 'Institution landlords' comprised the remaining types of corporate landlord, which in this instance were respondents that had defined themselves as being a charitable organisation. As in the Crook and Kemp research, the terms 'business landlord' and 'sideline landlord' have been borrowed from the study by Thomas and Snape *et al.* (1995), with which they very broadly correspond.

Table 2.2 shows that about two thirds of all the landlords were 'sideline landlords', for whom dealing with property was not their full-time activity, and the remainder were 'business landlords'. Perhaps not surprisingly, the corporate types of landlord (that is, all the non-private individuals and couples) were the more likely to be business landlords rather than sideline landlords, whereas the reverse was the case amongst the individuals and couples. However, as the individuals/couples comprised the large majority of landlords within the survey, they therefore accounted for the majority of business landlords within the survey. Thus, 59 per cent of the *business* landlords were private individuals or couples.

Table 2.2: Private landlord classification

Classification	Private individuals & couples (%)	Corporate landlords (%)	All landlords (%)
Business landlords	25	62	32
Sideline landlords	75	24	65
Institutions	0	14	3
Total	100	100	100
Weighted N.	585	157	742

Base: all landlords, all Pathfinders

The proportion of business landlords amongst the individuals/couples as well as amongst the corporate types of landlord was higher than found in other surveys. For example, Crook and Kemp classified the landlords of 17 per cent of the lettings in their research as business landlords. Likewise, the private landlord survey component of the English House Condition Survey (ODPM, 2003) classified 15 per cent of its landlords as business landlords. It may be the case that the comparatively high proportion of business landlords in this survey suggests that the Housing Benefit sub-market within the Pathfinders is seen as being an attractive niche market by them. However, it is not possible to say with any certainty that this may be the case from these data. Further qualitative work within the evaluation may shed light on the motivations of landlords for operating within this part of the rental market in the Pathfinders.

2.2 Portfolio size and changes since the baseline

All respondents to the interim survey were asked if the size of their residential portfolio (that is, lettings owned by the landlords or on the management books of the letting agents) had increased, decreased, or not changed since the baseline survey. If there had been a change in portfolio size since the baseline, respondents were asked to indicate by how many lettings their portfolio had changed in size. The majority of all interim survey respondents (68 per cent) said that their portfolio had not changed in size since the baseline survey. Approximately equal proportions of the remainder had either increased (16 per cent) or decreased (17 per cent) their portfolio size since the baseline. *Amongst the landlords alone*, they were slightly more likely to have not changed their portfolio size since the baseline (71 per cent), and slightly more likely to have decreased (16 per cent) rather than increased (12 per cent) their portfolio size between the two surveys (see Table 2.5 below).

Table 2.3 shows the number of lettings that *all respondents* to the interim survey had within the Pathfinders at the times of both the baseline and the interim surveys. Following the pattern identified during the baseline survey for all respondents (that is, including the Control areas), the median number of lettings was ten at the time of the baseline survey for the respondents who were included in the interim survey. By the time of the interim survey, excluding those who no longer had any at all, this figure had increased to a

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median of 12 lettings. There were two contributory factors to this increase in portfolio size. First, the figure for the interim survey excludes respondents who have exited from the business (and who now have zero lettings), and it does not include any new entrants who would perhaps usually have small portfolios initially. The second factor is that amongst the landlords whose portfolio size had changed, the average increase was double the average decrease: the median increase was eight lettings and the median decrease was four lettings.

Table 2.3: Number of lettings within the Pathfinders of all respondents at the baseline and interim surveys

Number of lettings	Baseline survey (%)	Interim survey (%)
0	-	3
1	19	17
2-4	17	17
5-9	12	10
10-24	12	14
25-49	8	7
50-99	7	8
100-249	10	11
250-499	7	7
500-999	6	7
1000+	1	1
Total	100	100
Weighted N.	1,082	1,075
Median	10	12

Base: all respondents, all Pathfinders Note: The interim median excludes respondents with zero lettings.

Table 2.4 shows portfolio size at the baseline and interim surveys for the landlords who responded to the interim survey. Due to the small number of cases, the landlords that were institutions have not been included as a separate category within the table, although they are included within the 'All landlords' categories (there were also only small changes in portfolio size amongst this group of landlords, the median number of lettings remaining at 95).

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Table 2.4: Landlord portfolio size at the baseline and interim surveys

Number of lettings	Baseline survey (%):			Interim survey (%):		
	Business landlords	Sideline landlords	All landlords	Business landlords	Sideline landlords	All landlords
0	-	-	-	2	6	5
1	10	36	27	9	32	24
2-4	15	29	24	16	29	24
5-9	14	18	16	11	16	14
10-24	22	12	15	22	14	16
25-99	18	4	11	18	2	10
100-249	7	1	3	8	1	3
250+	15	0	5	15	0	5
Total	100	100	100	100	100	100
Weighted N.	239	478	739	238	477	737
Median	15	3	5	18	3	5

Base: all landlords, all Pathfinders

Notes: The interim medians exclude respondents with zero lettings. The 'All landlords' categories also include the institution landlords.

Not surprisingly, the sideline landlords tended to have smaller portfolios than the business landlords. The average portfolio size of the sideline landlords was unchanged between the baseline and interim surveys, with a median of three lettings, although compared with the business landlords three times as many of them (six per cent) had fully exited the industry since they were interviewed in the baseline survey. The average portfolio size of the business landlords had increased from a median of 15 to 18 lettings between the baseline and interim surveys, and only two per cent had left the industry since the baseline survey. Taking all landlords together, the median portfolio size was unchanged between the baseline and interim surveys at five lettings. For the agents alone, the median portfolio size was also unchanged between the two surveys at 150 lettings on their management books.

The baseline survey asked *landlords* whether they expected their portfolio size to increase, decrease or remain about the same over the following *two* years. Table 2.5 compares the responses to this question with whether portfolio size had actually increased, decreased or not changed by the time of the interim survey, which was approximately *one* year later.

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Table 2.5: Baseline landlord portfolio size expectations compared with interim portfolio size

If portfolio size had changed by the time of the interim survey	Baseline expectation over following two years:			
	Increase (%)	Stay about same (%)	Decrease (%)	All landlords (%)
Increased	30	5	3	12
The same	60	83	55	71
Decreased	10	12	42	16
Total	100	100	100	100
Weighted N.	175	427	103	705

Base: all landlords, all Pathfinders

Irrespective of the future expectations at the time of the baseline survey, the majority of landlords had the same portfolio size by the time of the interim survey. Thus 71 per cent of all the landlords had the same portfolio size as at the baseline, 16 per cent had decreased their portfolios since the baseline, and 12 per cent had increased their portfolio size. However, the landlords who expected their portfolio size to increase over the next two years were the most likely to have already done so after one year (30 per cent). Likewise, those who expected to decrease their portfolio size were the most likely to have done so by the time of the interim survey (42 per cent). Finally, the great majority of baseline landlords who expected their portfolio size to stay at about the same size had the same-sized portfolio one year later (83 per cent).

Landlords who had increased or decreased the size of their portfolio since the baseline were asked to say why they had changed their portfolio size, and were able to give more than one reason. Amongst those who had increased their number of holdings, the most common reason, given by 61 per cent of them, was that they had seen a good investment opportunity to increase their income or plan for their retirement. Twenty-one per cent of these landlords simply stated that they had bought more properties to let, and 13 per cent who had increased their portfolio size had done so because they viewed the local market as being conducive to letting.

Thirty-seven per cent of landlords who had decreased their portfolio size mentioned some form of personal circumstance, or change in personal circumstance, as the reason for the change. Specific reasons included landlords who were retiring, landlords who had health problems, and those who wanted to live in a letting themselves. A further 29 per cent of landlords simply stated that they had sold some of their lettings since the baseline survey. Of the 16 per cent of landlords who had reduced their portfolio size since the baseline survey, the third most common reason for a decrease, mentioned as one reason by 15 per cent of them, was due to the introduction of the LHA. Thus, these landlords comprised two per cent of *all* the landlords within the interim survey.

Chapter 3: Introduction of the LHA

- There was a high level of awareness of the LHA and the LHA rates amongst all types of respondent, but particularly the corporate types of landlord.
- Twenty-three per cent of all respondents said that they had not renewed an existing tenancy because of the introduction of the LHA, and 28 per cent had declined to let to a new tenant because they were claiming Housing Benefit under the LHA.
- Overall, 56 per cent of all respondents said that the introduction of the LHA had made them less likely to want to let to tenants claiming Housing Benefit. The fear of and actual experience of rent arrears were the most common reasons why the respondents were reluctant to let to claimants on LHA.
- The majority of respondents had not noticed any real difference in the number of Housing Benefit tenants looking to rent from them since the LHA was introduced. Following the introduction of the LHA, landlords that were individuals/couples and the letting agents were more likely than the corporate landlords to have seen an increase in demand from claimants. The principal reason for this situation was thought to be because other landlords and agents had stopped letting to such tenants.
- Seventy-seven per cent of all respondents who had heard of the LHA thought that they were letting to someone who was claiming the Allowance. Eighty-seven per cent of the *same respondents* thought that they were letting to someone claiming Housing Benefit at the baseline survey. The greatest difference in this respect was evident amongst the corporate types of landlord. The proportion of letting agents who thought that they were letting to LHA and Housing Benefit claimants was unchanged between the baseline and interim surveys.

3.1 Awareness of the LHA

A clear majority of all respondents to the interim survey had heard of the LHA (Table 3.1). Other research on the PRS has generally found that knowledge of applicable legislation tends to be greater amongst the larger and corporate types of landlord as well as amongst letting agents (for example, Crook and Kemp, 1996; SCPR, 1999). Reflecting this pattern, these types of landlord and the letting agents in the interim survey were the most likely to have heard of the LHA. Although they were slightly less likely to have heard of the new system, however, the great majority of the sideline landlords and the individuals/couples were also likely to have heard of the LHA.

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Table 3.1: Whether has heard of the LHA

If heard of LHA	Private landlords (%)						All respondents (%)
	Individuals/ couples	Corporate landlords	Business landlords	Sideline landlords	All landlords	Letting Agents (%)	
Heard	80	89	90	78	83	90	85
Not heard	20	11	10	22	17	10	15
Total	100	100	100	100	100	100	100
Weighted N.	594	172	240	477	741	314	1,082

Base: all respondents, all Pathfinders

3.2 Knowledge of LHA rates

Amongst the respondents who had heard of the LHA, 68 per cent were aware of the different rates available for households of different types and sizes. Of these, 81 per cent either knew the actual rates under the LHA, or knew where to look or who to ask to find out what the rates were. The corporate landlords were the most likely type of respondent, even more so than the letting agents, to say that they were aware of the different rates (86 per cent), and that they knew what the rates were or how to find out what they were (95 per cent of those who were aware of the different rates). Landlords that were individuals/couples were less likely to know about the different rates, and what they were or how to find out what they were (54 per cent and 73 per cent). The respective proportions for the letting agents were 78 per cent and 83 per cent.

Twenty-nine per cent of respondents who had heard of the LHA thought that it was easier to find out how much assistance tenants would receive under the new system compared with previously. Twenty-six per cent thought that it was more difficult under the LHA to find out how much tenants would receive, and the remaining 45 per cent thought that there was no difference compared with before the LHA was introduced. Letting agents were the most likely type of respondent (48 per cent) to think that it was easier to find out how much assistance tenants received under LHA than previously. The same proportion of individuals/couples and the corporate types of landlord thought that it was easier under the LHA to find out how much assistance tenants were receiving (21 per cent). However, the individuals/ couples were more than twice as likely as the corporate landlords to think that it was harder to find out under the LHA (30 per cent and 12 per cent), with the latter being the most likely to think that there was no difference under the two systems (67 per cent).

3.3 Impact of the LHA

Respondents who had heard of the LHA were asked to say whether the introduction of the new system had made them overall more or less likely to want to let to tenants in receipt of the assistance, or if it had made

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no difference. Fifty-six per cent of all respondents said that the introduction of the LHA had made them less likely to want to let to Housing Benefit tenants, four per cent said that it had made them more likely to want to let to them, and 39 per cent that the introduction of the LHA had made no difference. A further two per cent said that it was too soon after the introduction of the new system for them to make a judgement on the matter. The corporate types of landlord more commonly said that the introduction of the LHA had made them less likely to want to let to Housing Benefit tenants (64 per cent) than the individuals/couples (53 per cent) or the letting agents (56 per cent).

The respondents who said that the introduction of the LHA had made them feel less willing overall to let to Housing Benefit tenants were asked to list all the reasons why they held this view. Three main reasons were given by these respondents: problems experienced with tenants falling into rent arrears (70 per cent), the ending of payment of Housing Benefit to themselves (50 per cent), and because of problems with organising rent collection under the new system (15 per cent). All types of respondent commonly mentioned problems with tenants falling into rent arrears, but particularly the corporate types of landlord (88 per cent). The corporate landlords were also the most likely to mention problems with organising rent collection under the LHA (37 per cent).

Twenty-eight per cent of respondents who had heard of the LHA indicated that they had declined to let to a new tenant because they were claiming Housing Benefit under the system. Twenty-three per cent of respondents who had heard of the LHA had decided not to renew a tenancy for a Housing Benefit tenant because of the introduction of the LHA (some of these tenancies might not have been terminated by the time of the interim survey). The respondents were asked to say why they had made these decisions, and were again able to give more than one reason (Table 3.2).

The most common reasons given for both the decision not to let to new tenants or not to renew existing tenancies because of the LHA were in their various ways related to experience of, or the potential for, rent arrears under the new system. Thus 40 per cent of respondents who had declined to let to a new tenant following the introduction of the LHA did so because they had experience of rental arrears with LHA tenants. Thirty eight per cent declined to let to a new LHA tenant because of their fear that they may fall into arrears even though they had no actual experience of arrears under LHA, and 43 per cent declined because of the fact that the Housing Benefit was paid directly to the tenants under the LHA. Eighty-four per cent of those who had declined to let to a new tenant because of the introduction of the LHA gave one of these three explanations.

Amongst the respondents who had decided not to renew an existing tenancy for a Housing Benefit tenant because of the introduction of the LHA, the same three reasons were given as explanations. Fifty-seven per cent mentioned that they had actually experienced rent arrears under the LHA, which may have been with a different tenancy from the one they had decided not to renew. It is possible that such rent arrears could have been due to processing the initial claim or any delays experienced as part of this. It is important to note that because a respondent had experienced rental arrears under the LHA, it does not mean that they had necessarily contacted the local authority about the matter, perhaps to request payment of the LHA to themselves, but may have decided to take different, or no, action over the arrears (see Chapter five). Thirty-four per cent said that they feared that they might experience rent arrears due to the new system, but had not actually done so, and 29 per cent said that one reason was because the benefit was paid directly to the tenant under the LHA. One of these three reasons was given by 89 per cent of respondents who had decided not to renew a tenancy because of the introduction of the LHA.

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Table 3.2: Reasons why respondents have declined to let to new tenants or not renewed existing tenancies because of the introduction of the LHA

Reasons for declining/not renewing	Declined to let to new tenants on LHA (%)	Not renewed existing tenancies due to LHA (%)
Experience of arrears with (other) LHA tenants	40	57
Fear that LHA tenants may fall into arrears (but no experience of LHA arrears)	38	34
LHA system is too slow	4	8
LHA tenants receive the money themselves	43	29
LHA tenants do not look after the property	6	5
Extra management costs under LHA	*	1
Difficulties with banks not wanting LHA tenants	3	4
Problems with collecting the rent	5	7
Lack of support/ information from the local authority	2	5
Do not know how much assistance LHA tenants receive	1	1
Other reason	17	12
Weighted N.	252	196

Base: Respondents who had let to a HB/LHA tenant within the past three years. Note: more than one reason could be given.

3.4 Demand from LHA tenants

Seventy-eight per cent of respondents said that they had not noticed any real difference in the number of Housing Benefit tenants looking to rent from them following the introduction of the LHA (Table 3.3). Individual/couple landlords and the letting agents were the most likely types of respondent to say that they had seen an increase in the number of such tenants looking to rent from them since the LHA was introduced. According to the respondents who had noticed an increase in demand, this was thought to be for two main reasons: that LHA tenants were shopping around for cheaper accommodation (by 20 per cent who had noticed an increase), or because other landlords and letting agents had stopped accepting Housing Benefit tenants as a result of the introduction of the LHA (by 58 per cent).

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Table 3.3: Whether respondents had noticed an increase, a decrease, or no real change in the number of Housing Benefit claimants looking to rent from them since the LHA was introduced

HB tenant demand	Individuals/couple landlords (%)	Corporate landlords (%)	Letting agents (%)	All respondents (%)
Increased	18	8	23	18
No real change	80	91	66	78
Decreased	2	1	10	4
Total	100	100	100	100
Weighted N.	398	141	274	812

Base: respondents who had heard of the LHA

3.5 Letting to Housing Benefit and LHA tenants

Table 3.4 shows the extent to which respondents reported that they were letting to someone claiming Housing Benefit under the LHA, compared with the extent to which they said they were letting to someone claiming Housing Benefit under the previous system. The interim and baseline figures are based on the same respondents, namely those who said they had heard of the LHA in the interim survey. At the time of this survey, 77 per cent of all respondents who had heard of the LHA indicated that they were letting to someone claiming Housing Benefit under the system. This figure compares with 87 per cent of the same respondents who said that they were letting to someone on Housing Benefit at the baseline survey. The same proportion of letting agents (85 per cent) said that they were letting to tenants claiming Housing Benefit under the LHA at the interim survey and Housing Benefit at the baseline.

All types of landlord appeared to be less likely to be letting to someone claiming Housing Benefit under the LHA than they were to someone claiming Housing Benefit previously: 24 per cent fewer corporate landlords and 14 per cent fewer individuals/couples reported that they were letting to someone claiming Housing Benefit under the LHA at the interim survey compared with someone claiming Housing Benefit at the baseline survey. However, it is not possible to say whether these figures constitute a short-term or longer-term reaction to the regulations. It is also possible that some respondents may have been less aware of the benefit status of their tenants under the LHA than the previous system.

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Table 3.4: Proportions of respondents letting to HB tenants at the baseline, and LHA tenants at the interim survey

If letting to HB or LHA tenants	Private landlords (%)				All agents (%)		respondents (%)	
	Individuals/couples		Corporate landlords		Baseline	Interim	Baseline	Interim
	Baseline	Interim	Baseline	Interim				
Yes	86	74	95	72	85	85	87	77
No	14	26	5	28	15	15	13	23
Total	100	100	100	100	100	100	100	100
Weighted N.	475	466	151	151	263	273	895	893

Base: Interim survey respondents who had heard of the LHA, all Pathfinders

Chapter 4: Deposits and rents

- The majority of respondents had not altered the way they set the rent for claimants on LHA compared with how they used to set the rent for Housing Benefit claimants under the previous system. The likelihood of a deposit being charged was also virtually unchanged for such tenants.
- A majority of respondents who had experienced rent arrears at some point over the past three years, and not just recently, thought that Housing Benefit tenants were more likely to fall into arrears than non-Housing Benefit tenants. A majority of these respondents thought that claimants on LHA were more likely than Housing Benefit claimants under the previous system to fall into rental arrears. However, a large minority thought that there was no difference in this respect between the two systems.
- Following the introduction of the LHA, 40 per cent of all respondents had altered the way in which they usually collected the rent. The two most common changes were a movement towards personal collection of the rent, and the introduction of direct debits or standing orders from claimants on LHA.
- Across the range of rent collection methods, respondents who were having the LHA paid to themselves directly from the local authority were the least likely to have experienced problems. Respondents collecting the rent through direct debit or standing order were the most likely to report problems, chief amongst which were the timing of LHA payments not matching those of the rent collection periods, that the rent was not paid by LHA tenants, and that they had experienced problems in relation to the banks themselves.

4.1 Rent setting

Eighty-eight per cent of respondents who were currently, or who had been, letting to someone claiming Housing Benefit under the LHA said that they had not altered the way they set the rent for LHA tenants compared with Housing Benefit tenants under the previous system. The remaining 12 per cent of respondents said that they had changed the way they set their rents as a result of the introduction of the LHA. Sixty-five per cent of these respondents said that they had increased their rents for LHA tenants.

4.2 Deposits

The likelihood of tenants being charged a deposit did not appear to have been notably affected by the introduction of the LHA (Table 4.1). Taking all respondents with experience of letting to someone claiming Housing Benefit under the LHA, they were about equally as likely to have said that they *usually* charged a deposit under the LHA as they did under the previous system (respectively 83 and 84 per cent). It is not clear whether this tendency to charge a deposit differs from that across the broader private rented sector: the interim survey asked the respondents if they usually charged LHA and Housing Benefit tenants a deposit, whereas other research has often collected information on actual private lettings. Thus for example, Crook and Kemp (1996) found in the mid-1990s that 63 per cent of deregulated lettings had tenants who paid a deposit and/or rent in advance. More recently (ODPM, 2003), the proportion of all open-market lettings on which a deposit had been charged was found to be 70 per cent, whilst on the proportion of recently-made lettings it was 82 per cent.

Working with the LHA

Perhaps in a reflection of their sometimes less formal operating practices, the individuals/couples were the least likely to have charged new tenants a deposit under both systems, although they were slightly more likely to have done so for new tenants under the LHA (76 per cent) than for new Housing Benefit tenants under the previous system (73 per cent). The corporate types of landlord and the letting agents, however, were more likely to have charged a deposit for tenants under both systems, but slightly less so for tenants claiming Housing Benefit under the LHA than Housing Benefit under the previous system.

Table 4.1: Whether a deposit was usually charged before and after the introduction of the LHA

If deposit usually charged	Private landlords (%)							
	Individuals/couples				Letting agents (%)		All respondents (%)	
	Pre LHA	Post LHA	Pre LHA	Post LHA	Pre LHA	Post LHA	Pre LHA	Post LHA
Deposit charged	73	76	93	91	97	90	84	83
Deposit not charged	27	24	7	9	3	10	16	17
Total	100	100	100	100	100	100	100	100
Weighted N.	357	356	115	115	242	238	715	712

Base: respondents with experience of letting to LHA tenants, all Pathfinders

The ODPM research found that landlords with the smallest portfolios were the least likely to be rigid in their requirement for a deposit to be paid. Possibly reflecting this same pattern, 67 per cent of *landlords* with less than five lettings said that they usually charged a deposit for LHA tenants (and 68 per cent did so for Housing Benefit tenants under the previous system). Eighty-eight per cent of landlords with five to 24 lettings usually charged a deposit for LHA tenants (82 per cent previously); and 93 per cent of landlords with 25 or more lettings usually charged LHA tenants a deposit (94 per cent previously). There were no significant differences between the sideline and business landlords in these respects.

4.3 Rent arrears

The interim survey did not guide the respondent in the way in which they should define a rent arrear. Housing Benefit is paid in arrears and, in addition, many tenants experience some delay in the processing of their claim, and may be unable to pay their rent as a consequence. Rent is often paid in advance and so, some landlords and letting agents – technically correctly – may have defined this initial delay in payment as a rent arrear. Given the difference in benefit and rent payment cycles from the outset, this is likely to complicate any assessment of the rent arrears position.

Working with the LHA

Seventy-two per cent of all respondents said that over the past three years they had let to a tenant who had fallen into rent arrears. However, it was not possible to collect information in the interim survey on the possible causes of the rental arrears. Probably in a reflection of their larger portfolios, the corporate landlords (84 per cent) and the letting agents (91 per cent) were more likely than the individuals/couples (58 per cent) to report rent arrears over the preceding three years. Likewise, the business landlords (77 per cent) had more frequently experienced rent arrears over the past three years than the sideline landlords (56 per cent).

The majority of respondents who had experienced rent arrears over the past three years (68 per cent) were of the view that over the past three years, and not just recently, Housing Benefit tenants were generally more likely to fall into arrears than non-Housing Benefit tenants. It is of course possible that the arrears of Housing Benefit tenants could have been due to problems with the administration of the benefit - such as delays in the processing of new claims or following a change of circumstances. Just seven per cent of the respondents thought the reverse to be the case, and 26 per cent were of the opinion that there was no difference between Housing Benefit and non-Housing Benefit tenants in terms of their likelihood of falling into rent arrears.

The individuals/couples and the letting agents were equally as likely to think that Housing Benefit tenants were generally the most likely to fall into arrears (64 per cent). The corporate types of landlord were considerably more likely to hold this view (83 per cent). There was no significant difference between the business and sideline landlords in their views on whether they thought that, under the system prior to the LHA, Housing Benefit or non-Housing Benefit tenants were the most likely to have fallen into arrears.

Respondents with experience of letting to someone claiming under the LHA and Housing Benefit under the previous system were asked to say whether they thought that LHA tenants were more or less likely than Housing Benefit tenants to fall into rental arrears, or if they thought that there was no difference in this respect between tenants claiming under the two systems (Table 4.2). A majority of all respondents (59 per cent) thought claimants on LHA the most likely to fall into rental arrears, although this factor could be related to the administration of the new system. However, a large minority (39 per cent) thought that there was no real difference between tenants claiming under the two systems. The corporate types of landlord were much more likely than the individuals/couples or the letting agents to be of the view that LHA tenants were more likely to fall into rental arrears than Housing Benefit tenants under the previous system.

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Table 4.2: Whether LHA tenants more or less likely to fall into rent arrears than HB tenants under the previous system, or if there is no real difference between the two systems

Likelihood of rent arrears	Private landlords (%)			
	Individuals/Couples	Corporates	Letting agents (%)	All respondents (%)
More likely under LHA	54	75	57	59
Less likely under LHA	3	0	3	3
No real difference	42	25	40	39
Total	100	100	100	100
Weighted N.	343	116	228	689

Base: respondents with experience of letting to HB and LHA tenants, all Pathfinders

Respondents who thought there to be a difference in the likelihood of arrears amongst tenants claiming under the two systems were asked to list all the reasons why they regarded this to be the case. By far the two most common reasons given by those who considered claimants on LHA to be the likeliest to fall into rental arrears were that such tenants were thought to spend their LHA money on other things (88 per cent), or that the arrears were due to the ending of payments to the landlord/agent (32 per cent). One or the other of these two reasons was given by 94 per cent of respondents who thought that claimants on LHA were more likely to fall into rental arrears than their counterparts under the previous system.

Other reasons thought to be a cause of the greater likelihood of rent arrears under LHA were only infrequently mentioned. They included that the amount awarded did not cover the rent (four per cent), that banks were unwilling to open accounts for claimants on LHA (four per cent), that the timing of LHA payments did not match the rent collection dates (one per cent), or that there had been delays or errors in the processing of claims by the local authority (two per cent).

4.4 Rent collection

Sixty per cent of respondents who were, or who had been, letting to someone claiming Housing Benefit under the LHA said that the introduction of the new system had not affected the way in which they usually collect the rent from Housing Benefit claimants. Letting agents were the type of respondent that had least commonly altered the way they collected the rent (72 per cent had made no changes). Landlords that were individuals/couples were more likely than the corporate types of landlord not to have made any changes to their rent collection methods (56 per cent and 44 per cent).

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The 40 per cent of respondents who had made changes to their rent collection methods following the introduction of the LHA, were asked to list all the changes that they had made. There were two common changes: 49 per cent had moved to personal collection of rent from LHA tenants, and 31 per cent had introduced direct debits or standing orders for LHA tenants.

Respondents were asked about a range of rent collection methods, and the number of LHA tenancies for which they were used. From these data, the total number of lettings to LHA tenants included in the survey and the proportions on which the different methods of rent collection were being used have been calculated (Table 4.3). Forty-seven per cent of the respondents who were letting to LHA tenants were using one method of collecting the rent from them only. A further 40 per cent were using two different methods, and the remaining 13 per cent were using three or more different methods of collecting the rent from their LHA tenants.

The most commonly-used type of rent collection method for all types of respondent was the use of direct debit or standing order: the rent was being collected in this way on 58 per cent of the survey respondent's total number of lettings to claimants on LHA.

The private individuals/couples were the least likely to be using direct debits/standing order, with the rent from 32 per cent of their LHA lettings being collected in this manner. The corporate types of landlord, on the other hand, were about twice as likely as the individuals/couples to have been using this method of rent collection (on 63 per cent of their LHA lettings). The corporate types of landlord were also the most likely to be collecting rent from LHA tenants by having it paid directly to themselves from the local authority (31 per cent). In contrast, the individuals/couples were frequently collecting the rent from their LHA tenants in person (23 per cent).

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Table 4.3: Methods of rent collection used for claimants on LHA

Method of rent collection	Private landlords (%)		All landlords	Letting agents (%)	All respondents (%)
	Individuals/ couples	Corporates			
Tenant pays by direct debit or standing order	32	63	57	59	58
Landlord or agent is paid the rent directly from the LA	26	31	30	13	23
The rent is collected in person	23	3	7	15	10
Tenant pays rent by cheque or cash into a bank account	12	2	4	10	7
Tenant sends the rent through the post	1	*	*	3	1
Other method	6	*	1	1	1
Total	100	100	100	100	100
N. lettings to claimants on LHA†	1,626	1,162	2,793	2,050	4,845

Base: respondents who were letting to claimants on LHA, all Pathfinders. † The analysis was performed on weighted data, but the unweighted number of lettings to claimants on LHA has been shown.

Respondents were asked to list all of the problems, if any, that they had experienced with each of the different methods of rent collection they were using for their LHA tenants. Amongst all respondents using any of the range of rent collection methods shown in Table 4.3, 42 per cent had not experienced any problem with the method, or methods, that they were using for their LHA tenants, whereas 58 per cent reported one or more problems.

Forty-eight per cent of the respondents who were making use of *direct debits or standing orders* to collect the rent from claimants on LHA reported that they had experienced no problems with the method. Amongst those who had experienced problems, 45 per cent said that one was with the timings of the LHA payments not matching their rent collection periods. Twenty-two per cent mentioned as a problem that LHA tenants were not paying the rent or that the LHA was being spent on other things. Twenty-two per cent mentioned problems with banks, including delays with the time taken to set up accounts, banks not wanting to set up accounts for LHA tenants, and that LHA tenants did not have the necessary documentation required to set up a bank account.

Sixty-five per cent of respondents who were collecting the rent by having the *LHA paid to themselves from the local authority* rather than it going directly to the tenant reported no problems. Amongst the remaining 35 per cent of respondents who were collecting rent this way, the most commonly-experienced problem was late payment of the benefit (53 per cent). The second most common problem was due to the timing

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of payments not corresponding with their rent collection periods (42 per cent). Confusion over how much benefit was owed was a problem for some (32 per cent), as were difficulties with getting the payment switched from the tenant to the respondent (24 per cent), and problems with the length of time for which rent arrears were required before the LHA payment could be switched to the respondent (22 per cent).

Fifty-five per cent of respondents who were *collecting the rent in person* from LHA tenants reported no problems with it as a method. Amongst the remainder, 68 per cent had experienced a problem with the rent not being paid or the LHA being spent on other things. Twenty-six per cent of respondents collecting the rent in this way reported a problem with getting hold of tenants to collect the rent from them, and 19 per cent mentioned tenants not coming to them to pay the rent as a problem (one or the other of these two reasons was given by 41 per cent the respondents who were collecting the rent in person from LHA tenants).

One half of respondents who were collecting the rent from LHA tenants by them paying a *cheque or cash into a bank account* reported no problems with the method. Amongst the small number of respondents who did report problems with this method of rent collection, the most commonly mentioned were that tenants were not paying the rent or were spending their LHA on other things, and that there were problems as a result of the periodicity of LHA payments not matching those of rent collection. There were too few respondents collecting the *rent through the post* (such as their LHA tenants posting them cheques) for analysis.

Chapter 5: Management

- Sixteen per cent of the landlords in the survey were making use of a letting agent. The corporate types of landlord were twice as likely as the individuals/couples to have been using an agent.
- Two thirds of landlords said that their management costs had not increased as a result of the LHA. Amongst the one third who had seen an increase in management costs, the main cause was due to the collection of rent under the LHA. The corporate types of landlord were the most likely to mention rent collection as being the cause of increased management costs under the LHA.
- Forty-five per cent of respondents had knowingly dealt with a new claim under the LHA, and for the majority of these the processing time was thought to be no different than under the previous Housing Benefit system. Opinion on whether processing times were quicker or slower under the LHA compared with the previous system was equally divided amongst the remainder.
- Seventy-four per cent of respondents who had let to a LHA tenant with rent arrears had contacted the local authority to have the payment diverted to themselves. Corporate landlords were the most likely to have made such a request. The average time taken by local authorities to deal with this type of request was reported by the respondents to be about eight weeks.

5.1 Use of letting agents

The baseline survey suggested that the use of letting agents by the surveyed landlords in the Pathfinders and controls could be lower than might be expected (Rhodes and Rugg, 2005). This suggestion was made on the basis that the proportion of letting agents who responded to the baseline survey was somewhat lower than was the case in other large-scale surveys.

In the interim survey, 16 per cent of landlords said that they were currently making some use of a letting or managing agent. In contrast to Crook and Kemp (1996) who found that the lettings of corporate landlords and business landlords were the least likely to have been managed by an agent, the corporate landlords in the Pathfinder areas were more than twice as likely as the individuals/couples to have been using an agent (28 per cent and 13 per cent). Similarly, business landlords were more than twice as likely as the sideline landlords to have been using an agent (26 per cent and 12 per cent).

Five per cent of landlords who were not currently using one reported that they had been using an agent prior to the introduction of the LHA. The small number of such cases means that a statistical analysis was not possible of the reasons why an agent was no longer used. However, several of the reasons given by these landlords were in their various ways due to the impact of the LHA, such as agents no longer being used because they were unwilling to help LHA tenants open bank accounts, or because the landlords wanted personally to ensure that the rent was paid by claimants of the LHA.

5.2 Landlord's management costs

One third of the landlords who had experience of letting to claimants on LHA said that their total management and maintenance costs had increased on average for their lettings to Housing Benefit tenants since the LHA was introduced. The total costs for the remaining two thirds of landlords were unchanged following the introduction of the LHA. There was no significant difference in this respect between the various types of landlord.

Landlords whose total operating costs had on average increased under the LHA were asked to list all of the reasons why this was the case. Sixty per cent of these landlords mentioned rent collection under the LHA as one of the causes of the increase in costs. The corporate landlords (74 per cent) were more likely than the individuals/couples (55 per cent) to mention rent collection from LHA tenants as a cause of their higher operating costs.

Thirty-five per cent of the landlords mentioned the costs of maintenance and repairs as having increased since the LHA was introduced, although this could be related to factors other than the introduction of the LHA, such as the introduction of accreditation schemes for example. The individuals/couples (42 per cent) were more than two and one half times as likely as the corporate landlords (16 per cent) to mention the increased cost of maintenance and repairs under the LHA. Ten per cent of the landlords also mentioned the need to upgrade their accommodation following the introduction of the LHA. The individuals/couples (13 per cent) were once again more likely than the corporate landlords (one per cent) to have mentioned this factor.

Other increases in operating costs since the LHA was introduced included the extra time and costs involved with setting up of tenancies under the LHA (11 per cent), and particularly so for the corporate landlords (22 per cent) rather than the individuals/couples (seven per cent). Just two per cent of the landlords whose costs had increased under the LHA mentioned an increase in their costs as being due to rent arrears.

Ninety-nine per cent of the *letting agents* indicated that they charged the same fee for managing LHA tenancies as they did for non-LHA tenancies. Ninety-nine per cent of the agents also said that the fees they charged landlords for managing Housing Benefit tenancies had not changed at all since the introduction of the LHA.

5.3 Rent arrears under the LHA

An intention of the new LHA regulations was to make a break between the help provided with rental costs and its payment directly to landlords and agents rather than to tenants. In this way tenants would be empowered and the new system would introduce a 'shopping incentive'. As explained in Chapter One, the operation of various safeguards to protect landlords and letting agents, however, means that in some cases the rent is not paid to the tenant, and the landlord or letting agent has direct contact with LHA administration.

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Seventy-seven per cent of respondents with experience of letting to claimants on LHA said that they had let to someone who had fallen into arrears under the new system. However, it is possible that this level of rental arrears may be related to the administration of the LHA – either the initial claims processing or any delay experienced with this as well as the difference in benefit and rent payment cycles, rather than being due to any fault of the tenant. The corporate types of landlord (87 per cent) were more likely than the individuals/couples (73 per cent) or the letting agents (75 per cent) to say that they had let to someone who had fallen into arrears under the LHA.

Taking all respondents who had experience of rent arrears with claimants on LHA, 74 per cent of them had contacted their local authority to request the benefit to be diverted away from the tenant to themselves. The corporate landlords who had experienced rent arrears with LHA tenants were the most likely to have made this request of the local authority (90 per cent), although a high proportion of letting agents with LHA arrears had also made the same request (84 per cent). The individuals/couples who had experienced arrears with claimants on LHA were much less likely to have contacted the local authority with such a request (57 per cent). It is not clear whether this lower tendency amongst the individuals/couples to contact the local authority was due to fewer actively taking a decision to not contact the local authority over the matter, or if it was due to a lower level of knowledge about the new regulations, or a combination of the two.

The average (mean) time taken by the local authority to deal with the requests for the rent to be redirected to the respondents was, according to these respondents, about eight weeks in total. This figure did not vary significantly between the different types of respondent.

If a respondent had contacted the local authority to request payment of the LHA to be directed to themselves as a result of rent arrears accruing, they were asked to rate their overall experience of dealing with the local authority over the matter. Sixty-six per cent of them reported a degree of difficulty in this respect, 23 per cent said that their dealings with the local authority over the matter had been easy, and 11 per cent that it had been neither easy nor difficult to deal with the local authority.

5.4 Processing of claims under LHA

The baseline survey found that many of the reasons why respondents preferred not to let to Housing Benefit tenants were related to the administration of the system that existing prior to the LHA. In particular, respondents most commonly preferred not to let to Housing Benefit tenants because of the slow processing of Housing Benefit claims under the previous system. Furthermore, 49 per cent of the baseline survey respondents indicated that they would be more likely to let to Housing Benefit tenants if the processing times of new claims were reduced.

One of the aims of the LHA is to speed up the processing times of new claims through simplifying the administration of the system. Respondents were therefore asked if they had let to any tenants who had made a new claim under the LHA, and if so their opinion on the processing speed of the claim compared with new claims for Housing Benefit under the previous system.

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A total of 45 per cent of all respondents with experience of letting to a claimant of the LHA had let to someone who had made a new claim under the new system. It is possible that some respondents may have let to someone who had made a new claim under the LHA but were unaware of the fact, and perhaps particularly so if there had not been a delay in the processing of the claim, or if claimants had covered the rent themselves to avoid disclosing to their landlord that they were receiving the LHA. Probably in a reflection of their larger portfolios, the letting agents (59 per cent) were the most likely to say that they had let to a tenant who had made a new claim under the LHA. Likewise, the corporate landlords (46 per cent) were more likely than the individuals/couples (35 per cent) to have done so.

Table 5.1 shows that the majority of those who had let to tenants making a new claim under the LHA thought that, at the time of the interim survey, there was no difference in the initial processing times of new claims compared with under the previous system. Opinion was fairly evenly divided amongst the remainder, with 17 per cent of all respondents thinking that processing times of new claims were quicker under the LHA than the previous system, and 16 per cent thinking that they were slower. Letting agents - the type of respondent with the most experience of letting to tenants making a new claim under the LHA - were the most likely to think that there was no difference between the old and new systems. The remaining agents were equally as likely to think that processing times were quicker as they were slower under the LHA compared with the situation previously.

The landlords were the least likely to think that there was no real difference in the processing times of new claims between the two systems, although the majority of them were still of this opinion. All landlords, but particularly the individuals/couples, were the most likely to think that processing times were shorter under the LHA than they were before, although many of them thought the reverse to be the case.

Table 5.1: Processing times of new claims under LHA compared with the previous system

Processing times under LHA	Private landlords (%)			
	Individuals/couples	All landlords	Letting agents (%)	All respondents (%)
More quickly	25	20	13	17
No real difference	60	62	75	68
More slowly	16	18	13	16
Total	100	100	100	100
Weighted N.	121	168	127	295

Base: respondents who had let to someone making a new claim under the LHA, all Pathfinders. Note: there were insufficient cases of corporate landlords letting to someone making a new LHA claim for separate analysis.

5.5 Vulnerability applications

Although the LHA regulations carry the presumption that the allowance will be paid directly to the tenant, safeguards have been put in place ‘in recognition of the risk that some tenants may struggle with the responsibility of budgeting for, and paying, their rent’ (DWP, 2003, 4.10). The regulations draw a distinction between people who ‘have difficulty in managing their own affairs’; and households where ‘it is improbable’ that the claimant will pay the rent, and where there is a history of poor rent payment. The interim survey did not include questions on the ‘unlikely to pay’ group: in practice, there had been little discussion on procedures relating to assessing and distinguishing this group at Wave One of the evaluation (Walker, 2005). However, procedures had been developed all by the Pathfinders to assess vulnerability cases. A request for the local authority to make a vulnerability decision under the LHA can be made by the tenant, the landlord, or someone acting on behalf of the tenant, such as a voluntary agency.

Thirty-six per cent of the interim survey respondents with experience of letting to someone claiming the LHA had approached the local authority for a vulnerability decision to be made. Again probably reflecting their larger portfolios, the letting agents had most commonly requested the local authority to classify a tenant as vulnerable under the LHA system (47 per cent). Similarly, the corporate landlords (39 per cent) had done so more commonly than the individuals/couples (28 per cent).

The 36 per cent of respondents to the survey who had approached the local authority for a vulnerability decision to be made had collectively made a total number of 1,210 such requests (a mean of 4.8 requests per respondent). The total number of the requests that had been agreed to by the local authority (so far, at the time of the survey) was 934, which equates to an agreement rate of 77 per cent. Based on the vulnerability requests that had been agreed by the time of the survey, the letting agents had the highest ‘success rate’ of 82 per cent, followed by the business landlords (76 per cent), with the sideline landlords having the lowest ‘success rate’ (71 per cent).

Appendix A: Research methods

Areas included in the evaluation

Twelve local authority areas have been included within the overall evaluation of the LHA. The areas were selected by DWP to represent different market types on a range of relevant housing market characteristics, which included the size of their private rented markets, the size of their Housing Benefit subsectors, levels of supply and demand within the private rented markets, rent levels, and house prices.

The nine Pathfinder areas in which the LHA has been introduced were included within this interim survey. Three additional 'control' areas in which the LHA has not been introduced are also included within other parts of the evaluation. As the interim survey of landlords and agents was focused on the early impacts of the introduction of the LHA, it was not necessary for the control areas to be included within this part of the evaluation.

The Pathfinder areas:

Blackpool
Brighton & Hove
Conwy
Coventry
Edinburgh
Leeds
Lewisham
North East Lincolnshire
Teignbridge

Control areas:

Cardiff
Wakefield
Wolverhampton

The interim survey sample

The interim survey completed 1,082 follow-up interviews with private landlords and letting agents within the nine Pathfinders. The respondents were initially involved in the baseline survey, prior to the introduction of the LHA, which interviewed landlords and letting agents in the nine Pathfinders and three control areas. During the baseline survey, 98 per cent of the baseline survey respondents (overall as well as in the Pathfinders alone) agreed to be re-contacted at a later stage of the evaluation, and these formed the sample for the interim survey. Seventy-nine per cent of these respondents participated in the interim survey (Table B.1).

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The baseline survey comprised three samples of landlords and letting agents. First, a sample of landlords and letting agents letting to Housing Benefit tenants was obtained from the baseline claimant survey reported in Anderson *et al.* (2004). Second, a sample of landlords and letting agents who were receiving payments of Housing Benefit directly from the local authority was obtained from local authority administrative records. Third, a sample of landlords and agents that might not, at least routinely, let to Housing Benefit tenants was obtained from advertisements in the local press and directories. For full details of the baseline survey methods, see Appendix B in Rhodes and Rugg (2005).

Table A.1: Interim survey response rates

Pathfinder	Number in sample	Number interviewed	Response rate (%)
Blackpool	179	139	78
Brighton & Hove	183	145	79
Conwy	144	107	74
Coventry	169	124	73
Edinburgh	191	157	82
Leeds	165	133	81
Lewisham	91	75	82
North East Lincolnshire	142	117	82
Teignbridge	103	85	83
All	1,367	1,082	79

Base: all respondents, all Pathfinders. Un-weighted figures.

Weighting

As with the baseline survey, the interview data has been weighted in the analysis in order to make the responses more representative of all landlords and agents in the Pathfinder areas. The weights adjust for different response rates, variations in the size of the Pathfinder PRS Housing Benefit markets, and for variations in the size of individual respondent's operations within each Pathfinder. A 'between areas' weighting fraction was calculated to adjust for differences in the response rates in the separate areas, and to adjust for the relative sizes of the Housing Benefit sector of the PRS. A 'within areas' weighting fraction was calculated to reflect the size of respondent's operations within the Pathfinders from a record of the number of times each respondent appeared in the initial sampling procedure (for the baseline survey).

The combination of the two weighting fractions into a single weighting variable leaves the total number of completed interviews the same, but appropriately reflects individual respondents within the analysis. Specific answers from individual landlords and agents will have a different 'weight' attached to them. As a result it is not possible to undertake any secondary analysis of the data based on weighted numbers with any reliability, as the weights will alter the numbers.

The classifications of private landlords

Despite the comparatively small size of the private rented sector, the tenure is characterised by diversity. In particular, there are several different types of private landlord, as indicated by Table 2.1 in Chapter two. Amongst this range of private landlords, some are relatively few in number, there are often differing motivations for being in the sector, they can have widely differing scales of operation, and the extent to which their landlord activities comprise the whole or just part of their business or employment can differ. As a result of these sorts of differences, it can be helpful to classify the landlords into groups to aid analysis.

In addition to their legal status as private landlords (as in Table 2.1), the telephone surveys collected further information on the respondents to allow the landlords to be classified according to the most commonly-used classifications elsewhere, for use in the analysis and to allow comparisons to be made with other research.

Two forms of landlord classification have therefore been used throughout this report, depending on which illuminated the analysis most usefully. Following an approach taken by Crook and Kemp in their major survey of private landlords (1996), the landlords in this survey have been split into two broad groups depending on their legal status: private individuals and couples on the one hand, and corporate landlords on the other - the latter including all non-private individuals and couples.

The second form of landlord classification has its origins in a qualitative study of private landlords by Thomas and Snape *et al.* (1995) for the then Department of the Environment. The landlords have been classified into 'business landlords', 'sideline landlords' and 'institutional landlords' depending on certain of their characteristics. Again the lead given by Crook and Kemp has been followed, since it is only possible to approximate the qualitative distinctions that were made in the DoE study with quantitative data collected in a telephone interview such as in this research.

Business landlords includes private individuals, couples and partnerships that were effectively full-time landlords, as well as companies that defined themselves as being property companies. Sideline landlords were private individuals, couples and partnerships that were essentially part-time operators, and companies that were not property companies. Institution landlords, which were the smallest in number and therefore could only rarely be included as a separate category within the analysis, comprised the remaining types of corporate landlord, and which in this instance were all charitable organisations. As Crook and Kemp pointed out in their report, this classification only very broadly corresponds with that set out in the DoE research.

Conventions used within this report

Unless noted otherwise, all figures are based on analysis of weighted data. As a result of weighting, the weighted number of cases for sub-categories within tables may not exactly sum to the total number of cases across the rows. The number of cases upon which a table, or a category within a table, is based is indicated by 'Weighted N.'. The base upon which figures have been calculated varies depending on the topic in question, and is given in a table footnote.

Most figures contained in the tables have been rounded to the nearest whole per cent. Totals may therefore not always sum to exactly 100 per cent. Within the tables, 0 = zero, and * = 0.5 per cent or less.

Differences between sub-samples in the tables or in the text within the main body of the report, such as between landlords and letting agents, are - unless noted to the contrary - significant at the 95 per cent level of confidence at least ($p < 0.05$), and usually at the 99 per cent level of confidence ($p < 0.01$).

Some tables are based on questions to which more than one answer could be given (multiple response questions), and for which the total percentage exceeds 100. Percentage totals are not included in these tables.

Unless specified otherwise, 'Housing Benefit direct' refers to payment of Housing Benefit to the tenant rather than to the landlord or letting agent.

Even with a reasonably large-scale survey such as this, there are points in the analysis when the number of cases becomes too low to disaggregate the landlords or all survey respondents into their different classifications. Occasions when this situation can occur include survey questions for which respondents were filtered depending on whether they had the relevant experience, and therefore whether the question was applicable to them. On other occasions there may have been a wide range of different answers given, such as with a number of the 'open' questions in which respondents are able to answer at length and in detail, and which again can limit options for disaggregation according to respondent type.

Appendix B: Interim telephone survey questionnaire

Contents

- Module A : Introduction
- Module B : Portfolio details
- Module C : Rent arrears
- Module D : LHA letting changes
- Module E : LHA costs for landlords and agents
- Module F : LHA relationship with local authority
- Module G : END

Block A: Introduction

CatchUp

I would now like to briefly catch up with you on how things have been going with your lettings in the Local Authority of ^LEA AREA since we last spoke.

- 1: Press 1 and enter to continue
- 2: (SPONTANEOUS ONLY [" Refusal to continue"]
(Attributes NODK, NORF)
ENDIF

Block B: Portfolio Details

IF ((CatchUp = 1) OR (NewLet2 = 1))

IF (number of original lettings (Lhowm) is known from Wv1 interview) [original lettings = < 9998]

PortCh1

When we last spoke to ^you [IF Intro1 = 1 OR PrevLet = 1]

^Name of previous respondent [IF NewLet = 1] in ^interview month 2004, ^you/they told us that your lettings portfolio within the Local Authority of ^LEA AREA

consisted of ^Wv1 number of original lettings (Lhowm) letting(s).

Would you say this has now..... READ OUT...

- 1...increased ^significantly [IF agent] in size,
- 2...decreased ^significantly [IF agent] in size,
- 3...or, has not changed ^significantly [IF agent]?
- 4.(SPONTANEOUS ONLY [" No longer have any lettings in this area"]

ELSE (number of original lettings is not known from W1 interview)

PortSize

How many lettings within the Local Authority of ^LEA AREA do you have on your books, including both those that are occupied and vacant?

Range: 0..1000

IF (PortSize = RESPONSE)

Working with the LHA

PortCh2

Over the past year, has this number of lettings..
READ OUT:

1. increased ^significantly [IF agent] in size,
2. decreased ^ significantly [IF agent] in size,
3. or, has not changed ^ significantly [IF agent]?

NPortCh1

By how many lettings has your portfolio ^increased/
decreased in size?

INTERVIEWER: RECORD FIRST WHETHER THE
RESPONDENT HAS GIVEN YOU A

NUMBER OR A PERCENTAGE

1. Change in number of lettings as a number
2. Change in number of lettings as a percentage

IF (NPortCh1 = 1)

NumLet

INTERVIEWER RECORD THE NUMBER OF LETTINGS
BY WHICH PORTFOLIO HAS

^increased/decreased.

Range: 1..1000

PERCLET

INTERVIEWER: RECORD THE PERCENTAGE BY
WHICH PORTFOLIO HAS

^increased/decreased.

Range: 1..100

YPortCh1

What are the reasons that *^your portfolio has increased/decreased in size* [IF landlord]/ *^more/fewer landlords are putting their properties with your agency* [IF agent] in this area?

YPOInc

EDITOR: Please code PortCh1 from answer(s) at
PortCh1 (shown below):

Code all answers.

1. Bought more properties (none of reasons below given)
2. Good state of property market/ High demand for properties
3. Uncertain property market means that more people looking to rent/more landlords wanting to let
4. Good area
5. Because of the introduction of the LHA
6. Investment opportunity/to increase income/ expand business Includes 'part of pension plan'
7. Converted property to rent out (e.g. house into flats)
8. Availability of property for landlord to purchase
9. Good reputation of agency/getting more business
10. Landlords cannot find suitable tenants on their own
11. Landlords do not want the hassle of managing properties/collecting rent themselves
12. Empty property is now being rented

Working with the LHA

13. Other reason for increase
14. Sold properties (none of reasons below given)
Includes 'compulsory purchase'
15. Sold due to high house prices/to make money
16. Uncertain state of property market/Low demand for properties
Includes 'rent does not cover mortgage/maintenance'
17. Bad area
18. Because of the introduction of the LHA
19. Occurrence of arrears
20. Due to ending of direct payments of HB to landlords/agents
21. Tenant(s) do not look after the property/bad tenants
22. Tenant(s) moved out/died
23. Want to retire/ill health/no longer wants the hassle
24. Wants to live in/use property for own purposes
25. Other personal/financial reasons not covered above (Includes 'was always the plan')
26. Not focusing on/letting in that area (any more)
27. Doing up/converting property
28. Other reason for decrease
95. Other specific answer not in codeframe
96. Vague or irrelevant answer
97. Editor can't deal with

Block C: Rent Arrears

IF ((CatchUp = 1) OR (NewLet2 = 1))

IfRntArr

Now I would like to ask you just a few questions about rent collection.

Over the past three years, *^have you* [IF landlord] / *has your agency* [IF agent] let to any tenants who have fallen into arrears with their rent with you?

1. Yes
2. No

IF (IfRntArr = Yes)

NRntArr

About how many tenants have you let to over the past three years who have fallen into arrears at some time?

INTERVIEWER: IF SAYS ALL / MAJORITY OF TENANTS OR %, ASK FOR BEST ESTIMATE OF ACTUAL NUMBER

Range: 1..500

ArrHBGen

From your experience over the past three years, and not just recently, would you say that

Housing Benefit tenants are generally more or less likely to fall into rental arrears than someone who is not on Housing Benefit, or have you noticed no real difference?

1. Housing Benefit tenants most likely to fall into arrears

Working with the LHA

2. NON-Housing Benefit tenants most likely to fall into arrears

3. No difference

4. SPONTANEOUS: No experience of Housing Benefit tenants

5. SPONTANEOUS: No experience of NON-Housing Benefit tenants

ColRent1

Can I just check, what methods do (did) you generally use to collect the rent from your tenants who are (were) NOT on Housing Benefit?

PROBE: What other methods?

CODE ALL THAT APPLY

1. Direct debit/standing order
2. Tenants pay by post
3. Landlord/agent collects rent in cash/by cheque
4. Tenant comes to landlord/agent to pay rent in cash/by cheque
5. Tenant pays cash/cheque directly into landlord/agent bank account
6. Other
7. SPONTANEOUS: No experience of NON-Housing Benefit tenants
8. Agency collects rent and pays landlord (unsure what method)

95. Other specific answer not in codeframe

96. Vague or irrelevant answer

97. Editor can't deal with

IF (ColRent1 = 6)

ColR1X

INTERVIEWER: ENTER OTHER METHOD.

Block D: LHA : Letting Changes

HeardLHA

Can I check, have you heard of the Local Housing Allowance?

1. Yes
2. No

IF ((HeardLHA = NO) OR (HeardLHA = Don't Know))

LHAIntro

You might have heard the Local Housing Allowance referred to as the 'LHA'. It changes the way in which the amount of Housing Benefit that tenants receive is calculated. It also ends payments of Housing Benefit being made directly to landlords or agents unless special circumstances apply. Can I just check, were you aware of these changes before now?

1. Yes
2. No

ENDIF

IF ((HeardLHA = Yes) OR (LHAIntro = Yes))

LHAIntr2

I would just quickly like to ask you some questions on the Local Housing Allowance or 'LHA'.

Working with the LHA

If you have any further comments about it that you would like to make then you will have the opportunity in a few minutes.

To continue press 1

KnowRate

Can you tell me whether you have heard about the different rates for LHA that are available to households of different types and sizes?

1. Yes
2. No

IF (KnowRate = Yes)

FindRate

Do you know what the different LHA rates are, or would you know where to look or who to ask to find out?

1. Yes
2. No

EasyNow

Under the new system, would you say that it is easier or more difficult for landlords and letting agents to find out how much Housing Benefit tenants will receive than it was under the previous system, or have you noticed no real difference?

1. Easier
2. More difficult
3. No real difference

IF (ArrHBGen = anything other than 4) [ArrHBGen <>4]

NoRenew

Have you decided not to renew any existing tenancies for Housing Benefit tenants as a result of the introduction of the LHA?

1. Yes
2. No
3. (SPONTANEOUS: No experience of Housing Benefit tenants)

IF (NoRenew = 1)

HowMany

How many tenancies have you decided not to renew as a result of the LHA?

Range: 1..100

IF ((HowMany = Response) AND (Wv1 Number of original lettings (Lhowm) is known)

IF (HowMany is greater than or equal to Wv1 number of original lettings (Lhowm))

YNoRenew

What were the main reasons for this/these decision(s)?

INTERVIEWER: CODE ALL THAT APPLY

1. Because of the level of arrears experienced with other tenancies under the LHA
2. Fear that HB tenants MAY fall into arrears (but no actual experience of this)
3. LHA system is too slow
4. HB tenants receive the money directly themselves

Working with the LHA

5. HB tenants do not look after the property.
6. HB tenants asking to negotiate over the rent
7. HB tenants refusing a rent increase.
8. Extra management costs of HB tenancies under LHA
9. Difficulties with banks not wanting HB tenants to open accounts
10. Other
11. Fed up chasing the rent/ unreliable/irregular payments
12. Lack of support/communication/information from local authority
13. Do not know how much HB tenant is receiving, includes [“ they may receive more than they pay in rent”]
14. Problems with Local Authority trying to claim back overpayments
15. Do not let to HB tenants (any more)
16. Other reasons to do with LHA
17. Other reasons not to do with LHA
95. Other specific answer not in codeframe
96. Vague or irrelevant answer
97. Editor can't deal with

IF (YnoRenew = 10)

YnoRenwX

INTERVIEWER: ENTER OTHER REASON.

RefHB

Have you declined to let to any NEW tenants claiming benefit because of the LHA?

1. Yes
2. No
3. SPONTANEOUS [“ No properties let since the introduction.”]

IF (RefHB = 1)

YRefHB

What were the main reasons for this/these decision(s)?

INTERVIEWER CODE ALL THAT APPLY

1. Because of the level of arrears experienced with other tenancies under the LHA
2. Fear that HB tenants MAY fall into arrears (but no actual experience of this)
3. LHA system is too slow
4. HB tenants receive the money directly themselves
5. HB tenants do not look after the property.
6. HB tenants asking to negotiate over the rent
7. HB tenants refusing a rent increase.
8. Extra management costs of HB tenancies under LHA
9. Difficulties with banks not wanting HB tenants to open accounts
10. Other
11. Fed up chasing the rent/ unreliable/irregular payments

Working with the LHA

12. Lack of support/communication/information from local authority

13. Do not know how much HB tenant is receiving includes [“ they may receive more than they pay in rent”]

14. Problems with Local Authority trying to claim back overpayments

15. Do not let to HB tenants (any more)

16. Other reasons to do with LHA

17. Other reasons not to do with LHA

95. Other specific answer not in codeframe

96. Vague or irrelevant answer

97. Editor can't deal with

IF (YRefHB = 10)

YrefHBx

INTERVIEWER: ENTER OTHER REASON

IF (HeardLHA = Yes) OR (LHAIntro = Yes)

ImplHA

Overall, would you say that the introduction of the LHA has made you more or less likely to want to let to tenants claiming Housing Benefit, or has it made no difference?

1. More likely to let to HB tenants

2. Less likely to let to HB tenants

3. It has made no difference

4. SPONTANEOUS: Too early to say/no impact.

IF (ImplHA = 2)

YChHB1

Why has the LHA made you less likely to want to let to tenants claiming Housing Benefit?

CODE ALL THAT APPLY

1. Due to ending of direct payments of HB to landlords/agents

2. Problems with tenants falling into arrears

3. Problems with organising rent collections

4. Extra costs of collecting the rent

5. More landlords instructing letting agents not to let to HB tenants

6. Other

7. Fear that HB tenants MAY fall into arrears (but no actual experience of this)

8. HB tenants have little control/ responsibility over money

9. Fed up chasing the rent/ unreliable/irregular payments

10. Length of time rent arrears required before HB can be switched from tenant to landlord

11. LHA does not cover the rent

12. LHA system is slow/ delays in HB payments/ processing

13. Lack of support/communication/information from Local Authority/(DSS)

14. Changeover was not well organised

15. Problems with Local Authority trying to claim back overpayments

Working with the LHA

- 16. Do not know how much HB tenant is receiving
 - 17. Do not let to people claiming benefits/prefer working people
 - 18. New system too complicated/bureaucratic/previous system was better
 - 19. HB tenants no good/too poor/disruptive/dishonest
 - 20. Other reason to do with LHA
 - 21. Other reason not to do with LHA
 - 95. Other specific answer not in codeframe
 - 96. Vague or irrelevant answer
 - 97. Editor can't deal with
- IF (YChHB1 = 6)*

YChHB1X

INTERVIEWER: ENTER OTHER REASON.

YChHB2

Why has the LHA made you more likely to want to let to tenants claiming Housing Benefit?

CODE ALL THAT APPLY

- 1. HB tenants can afford to pay more rent than under previous system
- 2. HB claims are processed more quickly
- 3. Collecting the rent is easier because tenants have bank accounts
- 4. Fewer problems with recovery of HB overpayments
- 5. Tenants can afford to pay the rent (more easily)

- 6. Tenants can afford to pay a deposit (more easily)
 - 7. The rent could be increased (to the market value)
 - 8. Other
 - 9. LHA is a more transparent system
 - 10. Landlord/agent knows/can find out how much HB tenants get
 - 95. Other specific answer not in codeframe
 - 96. Vague or irrelevant answer
 - 97. Editor can't deal with
- IF (YChHB2 = 8)*

YChHB2X

INTERVIEWER: ENTER OTHER REASON.

LHADmnd

Since the Local Housing Allowance was introduced, have you noticed any increase or decrease in the number of Housing Benefit claimants looking to rent from you, or has the number not really changed?

- 1. increased
- 2. decreased
- 3. No real change
- 4. SPONTANEOUS [“ No properties let since the introduction.”]

IF (LHADmnd = 1)

ChgInc

Why is this? (That there has been an increase in the number of Housing Benefit claimants looking to rent from you since the introduction of the Local Housing Allowance)

Working with the LHA

1. Tenants are shopping around for cheaper accommodation more often
 2. Other landlords/letting agents have stopped accepting HB tenants
 3. Landlord's wishes/instructions
 4. Other
 5. Lack of council/rental properties
 6. HB tenants cannot afford a mortgage
 7. HB tenants are being evicted from their properties
 8. Landlord owns more properties
 9. More HB tenants around / getting more enquiries
 10. Tenants get the rent themselves/don't have to tell landlords they get HB
 95. Other specific answer not in codeframe
 96. Vague or irrelevant answer
 97. Editor can't deal with
- IF (ChgInc = 4)*

ChgIncX

INTERVIEWER: ENTER OTHER REASON.

ChgDec

Why is this? (That there has been a decrease in the number of Housing Benefit claimants looking to rent from you since the introduction of the Local Housing Allowance)

1. HB tenants are less likely to move now

2. Landlord's wishes/instructions
 3. Other
 4. Too many properties available to let
 95. Other specific answer not in codeframe
 96. Vague or irrelevant answer
 97. Editor can't deal with
- IF (3 IN ChgDec)*

ChgDecX

INTERVIEWER: ENTER OTHER REASON.

NowLHA

Do you currently let to any tenants claiming Housing Benefit under the LHA?

1. Yes
2. No

IF (NowLHA = No)

PastLHA

Although you do not currently, have you let to any tenants claiming Housing Benefit under the LHA whose tenancy has since come to an end for some reason?

1. Yes
2. No

LHACHRnt

Since the LHA was introduced, have you altered the way in which you set the rent for tenants claiming

Working with the LHA

Housing Benefit?

1. Yes

2. No

IF (LHACHRnt = Yes)

LHAHwRnt

In what way do you set the rent differently under the LHA?

Code all answers.

1. Increased rent in line with the LHA / Base rent on the LHA

2. Increased rent in order to cover extra management costs

3. Increased the rent (no mention of LHA rate or management costs)

4. Increased deposit/bond

5. Changed the frequency of collecting rent (to match the payment of LHA)

6. Changed way collect rent

7. Gets asked to negotiate over the rent level

8. Decreased the rent. Includes

95. Other specific answer not in codeframe

96. Vague or irrelevant answer

97. Editor can't deal with

DepChge

Do (did) you usually charge a deposit for new tenancies under the LHA?

1. Yes

2. No

PreDep

And did you usually charge a deposit to tenants who were claiming Housing Benefit under the previous system, before the LHA came in?

1. Yes

2. No

3. (SPONTANEOUS [" Did not let to HB tenants under previous system"])

IF ((DepChge = Yes) AND (PreDep = 1))

AmntDep

Has (did) the amount of deposit you usually charge Housing Benefit tenants increased, decreased, or stayed about the same compared with under the previous system?

1. increased

2. decreased

3. Stayed about the same

Block E: LHA Costs for Landlords and Agents

NTenLHA

How many tenants IN TOTAL are you currently letting to in the Local Authority of ^LEA AREA who are claiming Housing Benefit under the new Local Housing Allowance system?

Working with the LHA

IF DOESN'T KNOW, ASK FOR NUMBER THEY ARE SURE ARE ON HB/LHA.

IF GIVES %, ASK FOR ROUGH ESTIMATE OF NUMBER.

Range: 1..500

TypTen1

^ Does this tenant [IF NTenLHA = 1] / ^How many of these tenants [IF NTenLHA is greater than 1] have their Housing Benefit paid by the Local Authority directly to ^you [IF landlord] / ^ your agency [IF agency]?

IF NO/NONE, ENTER 0

Range: 0..500

TypTen2

^ And does the tenant [IF NtenLha = 1] /And how many of them [IF NTenLHA is greater than 1] receive their Housing Benefit themselves and then pay the rent directly into your ^agency/s [IF agent] bank account by direct debit or standing order?

IF NO/NONE, ENTER 0

Range: 0..500

TypTen3

^ And does the tenant [IF NtenLha = 1] /And how many of them [IF NTenLHA is greater than 1] receive their Housing Benefit themselves and then pay the rent into your ^agency/s [IF agent] bank account by cash or cheque?

IF NO/NONE, ENTER 0

Range: 0..500

IF (TypTen3 = RESPONSE)

TypTen4

^ And does the tenant [IF NtenLha = 1] /And how many of them [IF NTenLHA is greater than 1] receive their Housing Benefit themselves and then send you the rent by post?

IF NO/NONE, ENTER 0

Range: 0..500

IF (TypTen4 = RESPONSE)

TypTen5

^ And does the tenant [IF NtenLha = 1] /And how many of them [IF NTenLHA is greater than 1] receive their Housing Benefit themselves and either come to you to pay in person or you visit them to collect the rent?

IF NO/NONE, ENTER 0

Range: 0..500

IF (TypTen5 = RESPONSE)

TypTen6

So can I check, [^NTenLHA- TypTen5-TypTen4 - TypTen3 - TypTen2- TypTen1] receive(s) their Housing Benefit themselves and then pay(s) their rent to you in some other way?

INTERVIEWER: IF CORRECT PRESS ENTER OTHERWISE ENTER

CORRECT NUMBER

Range: 0..500

IF (TypTen6 = RESPONSE)

Working with the LHA

OldSelf

Under the previous system, did any of your tenants receive their Housing Benefit themselves?

1. Yes
2. No
3. No HB tenants under previous system

OldPay

How did these tenants pay their rent to you under the previous system?

CODE ALL THAT APPLY

1. Direct debit/standing order
2. By post
3. The landlord or agent went to tenant to collect rent
4. The tenant came to landlord/agent to pay rent
5. Tenant paid money into landlord's bank account direct (bank transfer, cheque/cash at the bank)
6. Other
7. Local authority paid the landlord/agent directly
8. No payment received from HB tenant
95. Other specific answer not in codeframe
96. Vague or irrelevant answer
97. Editor can't deal with

IF (6 IN OldPay)

OldPayX

INTERVIEWER: ENTER OTHER ANSWER

Imp1

Just thinking about the ^TypTen1 tenant(s) who have their Housing Benefit paid by the Local Authority directly to you, have you or your tenant(s) had any problems in arranging or managing this method of payment under the new LHA?

CODE ALL THAT APPLY

PROBE: What other problems?

1. No problems
2. Problems (dealing with the local authority) in getting the HB payments switched from tenant to landlord
3. Length of time rent arrears required before HB can be switched from tenant to landlord
4. Processing errors by local authority (e.g. paying HB into wrong account)
5. Problems with timings of HB payments not matching rent collection periods (e.g. calendar monthly vs. weekly rent collection)
6. Late payments
7. Confusion over how much benefit is owed
8. Other
9. Proving the vulnerability of tenants to the local authority
10. Disagreement with local authority about what counts as 8 weeks rent arrears
95. Other specific answer not in codeframe
96. Vague or irrelevant answer
97. Editor can't deal with

IF (Imp1 = 8)

Working with the LHA

Imp1X

INTERVIEWER: ENTER OTHER PROBLEM.

Imp2

(And now) Just thinking about the ^TypTen2 tenant(s) who receive(s) the housing benefit themselves and pay(s) the rent directly into your bank account, by direct debit or standing

order. What problems, if any, have you or your tenant(s) had in arranging or managing this method of payment under the new LHA system?

INTERVIEWER: CODE ALL THAT APPLY

PROBE: What other problems?

1. No problems
2. Delays while tenant(s) set up bank accounts
3. Banks not wanting to set up accounts for tenant(s)
4. Tenant(s) not having necessary documentation (ID) to set up bank account
5. Problems with timings of HB payments not matching rent collection periods (e.g. calendar monthly vs. weekly rent collection)
6. Tenant(s) spending the HB on other things
7. Tenant(s) not paying the rent
8. Other
9. Fear that tenants MAY fall into arrears (but no actual experience of this)
10. Tenants cannot pay rent in advance
11. Processing errors/delays of HB payment from local authority
12. HB tenants unwilling to set up bank accounts

13. Waiting for HB cheque to clear

14. Problems dealing with banks

95. Other specific answer not in codeframe

96. Vague or irrelevant answer

97. Editor can't deal with

IF (Imp2 = 8)

Imp2X

INTERVIEWER: ENTER OTHER PROBLEM.

Imp3

(And now) Just thinking about the ^TypTen3 tenant(s) who receive(s) the housing benefit themselves and then pay(s) the rent directly into ^your agency's bank account by cash or cheque. What problems, if any, have you or your tenant(s) had in arranging or managing this method of payment under the new LHA system?

1. No problems
2. Cheques bouncing
3. Delays while tenant(s) set up bank accounts
4. Banks not wanting to set up accounts for tenant(s)
5. Tenant(s) not having necessary documentation (ID) to set up bank account
6. Problems with timings of HB payments not matching rent collection periods (e.g. calendar monthly vs. weekly rent collection)
7. Tenant(s) spending the HB on other things
8. Tenant(s) not paying the rent
9. Other

Working with the LHA

10. Processing errors/delays of HB payment from local authority

11. Irregular/late payments from tenants

95. Other specific answer not in codeframe

96. Vague or irrelevant answer

97. Editor can't deal with

IF (Imp3 = 9)

Imp3X

INTERVIEWER: ENTER OTHER PROBLEM.

Imp4

(And now) Just thinking about the ^TypTen4 tenant(s) who receive(s) the housing benefit themselves and then send(s) you the rent by post. What problems, if any, have you or your tenant(s) had in arranging or managing this method of payment under the new LHA system?

1. No problems

2. Problems with tenants not using post correctly (incorrectly addressed etc)

3. Problems with the post service/delivery

4. Cheques bouncing

5. Delays while tenants set up bank accounts

6. Banks not wanting to set up accounts for tenants

7. Tenant(s) not having necessary documentation (ID) to set up bank account

8. Problems with timings of HB payments not matching rent collection periods (e.g. calendar monthly vs. weekly rent collection)

9. Tenant(s) spending HB on other things

10. Tenant(s) not paying the rent

11. Other

12. Waiting for cheques to clear

95. Other specific answer not in codeframe

96. Vague or irrelevant answer

97. Editor can't deal with

IF (Imp4 = 11)

Imp4X

INTERVIEWER: ENTER OTHER PROBLEM.

Imp5

(And now) Just thinking about the ^TypTen5 tenant(s) who receive(s) the housing benefit themselves and then either come(s) to you to pay in person or you visit them to collect the rent. What problems, if any, have you or your tenant(s) had in arranging or managing this method of payment under the new LHA system?

1. No problems

2. Problems getting hold of tenants/out when collecting the rent

3. Tenant(s) not coming to the landlord/agent to pay the rent

4. Tenant(s) spending HB on other things

5. Tenant(s) not paying the rent

6. Other

7. Tenants not cashing HB cheque

Working with the LHA

8. Processing errors/delays of HB payment from local authority
 9. HB tenants unwilling/unable to set up bank accounts/standing orders
 10. Waiting for HB cheque to clear
 11. Irregular/late payments from tenants
 12. Time-consuming/inconvenient method of payment
 13. Lack of information from LA/council
 95. Other specific answer not in codeframe
 96. Vague or irrelevant answer
 97. Editor can't deal with
- IF (Imp5 = 6)*

Imp5X

INTERVIEWER: ENTER OTHER PROBLEM.

ColRent2

Has (did) the introduction of the LHA affect(ed) the way in which you usually COLLECT rent from tenants claiming Housing Benefit?

INTERVIEWER: CODE ALL THAT APPLY

1. No changes
2. Introduced direct debit/standing order
3. Tenant now pays by post
4. Landlord or agent now goes to tenant to collect the rent
5. Tenant now comes to landlord/agent to pay the rent

6. Tenant now pays money into landlords bank account direct (bank transfer, cheque/cash at the bank)
7. Rent now paid to landlord so no need to collect
8. Other
9. Employ more people due to extra management costs
10. Spend more time chasing payments/collect rent more frequently
11. Changed banks
12. Delays in getting or not getting rent
95. Other specific answer not in codeframe
96. Vague or irrelevant answer
97. Editor can't deal with

IF (ColRent2 = 8)

ColRnt2X

INTERVIEWER: ENTER OTHER ANSWER.

RentPer

Have (did) you had (have) to change the frequency with which you usually collect(ed) rent from tenants on Housing Benefit since the introduction of the LHA?

1. Yes
2. No

IF (RentPer = Yes)

Working with the LHA

FreqPre

How often did you usually collect the rent from Housing Benefit tenants before the LHA was introduced?

1. Each week
2. Every two weeks
3. Every four weeks
4. Every calendar month
5. Other
6. More than once a week
7. Less often than once a month
8. It was paid direct to landlord
95. Other specific answer not in codeframe
96. Vague or irrelevant answer
97. Editor can't deal with

IF (FreqPre = 5)

FreqPreX

INTERVIEWER: ENTER OTHER PERIOD.

FreqPost

And how often do you collect the rent from Housing Benefit tenants NOW?

1. Each week
2. Every two weeks
3. Every four weeks
4. Every calendar month

5. Other
6. More than once a week
7. Less often than once a month
8. It is paid direct to landlord
95. Other specific answer not in codeframe
96. Vague or irrelevant answer
97. Editor can't deal with

IF (FreqPost = 5)

FreqPstX

INTERVIEWER: ENTER OTHER PERIOD.

UseAgent

Can I just check, do you presently use a letting or managing agent at all?

1. Yes
2. No

IF (UseAgent = No)

NotAgent

Did you use an agent for any Housing Benefit tenancies before the LHA was introduced?

1. Yes
2. No
3. SPONTANEOUS [" Did not have any HB tenancies before LHA "]

IF ((NotAgent = 1) AND (NowLHA = Yes))

Working with the LHA

YNoAgnt

Why have you stopped using an agent for your Housing Benefit tenancies?

PROBE: What other reasons?

INTERVIEWER: CODE ALL THAT APPLY

1. Agents fees have increased
2. Agents not wanting to deal with HB tenants under the LHA
3. So that I can make sure that the rent is paid under the LHA
4. Because agents not willing to help tenants open bank accounts under LHA
5. Other
6. Only uses agent when living abroad
7. Problems/disagreement with/didn't work out with agent
95. Other specific answer not in codeframe
96. Vague or irrelevant answer
97. Editor can't deal with

IF (YnoAgnt = 5)

YNoAgntX

INTERVIEWER: ENTER OTHER ANSWER

HBAgent

And do you use a letting or managing agent for (any of) your housing benefit tenancies, or usually only for your other tenancies?

1. Uses an agent for both types of tenancy
2. Uses an agent just for HB tenancies
3. Uses an agent just for NON-HB tenancies

IF (HBAgent = 1 OR 2)

AgntDo

Thinking about just your housing benefit tenancies, do you use an agent for a full management service, or for a lettings service?

INTERVIEWER: EXPLAIN IF NECESSARY: a lettings service usually includes advertising and finding tenants, and organising the tenancy agreement and perhaps an inventory. Full management includes the letting service plus the on going management of the lettings, such as rent collection, organising repairs, etc).

1. Full management service only
2. Lettings service only
3. A mixture of both levels of service

AgntNow

|Do you use an agent for your housing benefit tenancies more often, less often, or about the same as before the LHA was introduced?

1. More often
2. Less often
3. About the same

IF (AgntNow = 1)

Working with the LHA

YAgMore

What are the reasons for this?

PROBE: What other reasons?

INTERVIEWER: CODE ALL THAT APPLY

1. Management involves more time now so need to use an agent
 2. It's easier to pay an agent than it is to organise collecting the rent myself now
 3. It takes longer/is harder to find HB tenants now so need to use an agent
 4. Agents are more able to ensure that HB tenants pay the rent under LHA
 5. Tenants are more willing to pay the rent to an agent than to the landlord
 6. An agent is easier to afford now that rents have increased under LHA
 7. Other
 95. Other specific answer not in codeframe
 96. Vague or irrelevant answer
 97. Editor can't deal with
- IF (YagMore = 7)*

YAgMoreX

INTERVIEWER ENTER OTHER ANSWER

YAgLess

What are the reasons for this?

PROBE: What other reasons?

INTERVIEWER: CODE ALL THAT APPLY

1. Agent's fees have increased under the LHA
 2. The LHA has made agents less likely to want to deal with HB tenants
 3. So that I can be sure myself that the rent is paid
 4. Because agents not willing to organise bank accounts for HB tenants to pay the rent
 5. Other
 95. Other specific answer not in codeframe
 96. Vague or irrelevant answer
 97. Editor can't deal with
- IF (YagLess = 5)*

YAgLessX

INTERVIEWER ENTER OTHER ANSWER

ManChge

Would you say that the total management and maintenance costs for your lettings to

Housing Benefit tenants have on average increased, decreased or not really changed since the LHA was introduced?

1. Increased on average
2. Decreased on average
3. About the same as before the LHA

IF (ManChge = 1)

Working with the LHA

WhChInc

What aspects of your management and maintenance costs have increased?

PROBE: What other aspects?

CODE ALL THAT APPLY

1. Collecting the rent
2. Maintenance and repairs
3. Needed to upgrade the standard of accommodation/decoration/amenities to attract HB tenants
4. Takes longer to find HB tenants/costs more in advertising
5. HB tenants negotiating over the rent more often
6. The time/cost involved in setting up HB tenancies - e.g. opening bank accounts
7. Insurance
8. Agent's fees
9. Uses an agent now but didn't last year
10. Other
11. Rent arrears/bad debts/interest on money owed
12. Phone-calls/letters/time to chase payments/get information from tenants/local authority/DSS
13. Time spent chasing payments/collecting rent from tenants
14. Takes more time (unspecified why)
95. Other specific answer not in codeframe
96. Vague or irrelevant answer

97. Editor can't deal with

IF (WhChInc = 10)

WhChIncX

INTERVIEWER: ENTER OTHER ANSWER

WhChDec

"What aspects of your management and maintenance costs have decreased?"

PROBE: What other aspects?

INTERVIEWER: CODE ALL THAT APPLY:

1. Collecting the rent
 2. Maintenance and repairs
 3. Quicker to find HB tenants/less advertising costs
 4. Insurance
 5. Agent's fees
 6. Other
 7. Other specific answer not in codeframe
 8. Vague or irrelevant answer
 97. Editor can't deal with
- IF (WhChDec = 6)*
- ### WhChDecX
- INTERVIEWER: ENTER OTHER ANSWER

Working with the LHA

RntColCh

Can I just check, have the costs of collecting the rent from Housing Benefit tenants increased, decreased or stayed the same since the LHA was introduced?

1. Increased
2. Decreased
3. Stayed the same

FeeSame

Is the fee that you charge landlords for managing Housing Benefit tenancies under the LHA the same as you charge for managing other tenancies, or is it higher or lower?

1. Same
2. Higher
3. Lower

FeeChng

Has the fee you charge landlords for managing Housing Benefit tenancies increased, decreased or stayed the same since the LHA was introduced?

1. increased
2. decreased
3. Stayed about the same

IF (FeeChng = 1 OR 2)

PreFee

What percentage of the rent did you usually charge for managing Housing Benefit tenancies BEFORE the LHA was introduced?

INTERVIEWER: ENTER ANSWER TO ONE DECIMAL PLACE E.G. FIVE AND A HALF

PERCENT IS ENTERED AS 5.5

Range: 0.00..100.00

PostFee

And what percentage of the rent do you usually charge for managing Housing Benefit tenancies NOW?:

INTERVIEWER: ENTER ANSWER TO ONE DECIMAL PLACE E.G. FIVE AND A HALF PERCENT IS ENTERED AS 5.5

Range: 0.00..100.00

YFeeUp

Why have the fees you charge landlords increased since the LHA was introduced?

PROBE: What other reasons?

INTERVIEWER: CODE ALL THAT APPLY:

1. Extra costs of collecting the rent
2. Have to advertise longer/HB tenants harder to find
3. Have to help HB tenants open a bank account
4. It now takes longer to arrange HB tenancies because tenants negotiate over rent more often
5. HB tenants more choosy/shopping around more under the LHA
6. Other
95. Other specific answer not in codeframe
96. Vague or irrelevant answer

Working with the LHA

97. Editor can't deal with

IF (YfeeUp = 6)

YFeeUpX

INTERVIEWER: ENTER OTHER ANSWER

LHAArr

Compared with the previous system, have you found tenants claiming Housing Benefit under the LHA more or less likely to fall into arrears with their rent, or haven't you noticed any real difference?

1. More likely to fall into arrears under LHA
2. Less likely to fall into arrears under LHA
3. No real difference
4. SPONTANEOUS [" No experience of it yet"]

IF (LHAArr = 1)

YarrMor

What would you say are the main reasons for this? (That Housing Benefit tenants are more likely to fall into rental arrears under the new Local Housing Allowance system)

INTERVIEWER: CODE ALL THAT APPLY.

1. HB tenants spend money on other things
2. HB/LHA does not cover the rent
3. Banks unwilling to open accounts for HB tenants
4. End of direct payments of rent to landlords/ agents
5. Other

6. Problems with timings of HB payments not matching rent collection periods (eg. calendar monthly vs. weekly rent collection)

7. Delays/errors in HB payment/processing by local authority

8. HB tenants unwilling to open bank accounts

9. Banks use LHA money to pay off tenants' other debts

10. Other reasons to do with HB/LHA administration

11. Other reasons to do with banks/bank accounts

95. Other specific answer not in codeframe

96. Vague or irrelevant answer

97. Editor can't deal with

IF (YarrMor = 5)

YarrMorX

INTERVIEWER: ENTER OTHER REASON

YArrLes

What would you say are the main reasons for this?(that Housing Benefit tenants are less likely to fall into rental arrears under the new Local Housing Allowance).

INTERVIEWER: CODE ALL THAT APPLY.

1. LHA is more likely to cover the rent so less arrears caused by shortfalls in benefit
2. Tenants take more responsibility for paying their own rent under the LHA
3. Other

Working with the LHA

- 4. New system simpler/more efficient
- 5. Tenants are able to negotiate over the rent
- 95. Other specific answer not in codeframe
- 96. Vague or irrelevant answer
- 97. Editor can't deal with

IF (YarrLes = 3)

YarrLesX

INTERVIEWER: ENTER OTHER REASON

Block F: LHA Relationship with Local Authority

IF (((NowLHA = Yes) OR (PastLHA = Yes)) AND IfRntArr = Yes))

AnyArr

Can I check, have any of your Housing Benefit tenants fallen into arrears under the new Local

Housing Allowance system?

- 1. Yes
- 2. No

IF (AnyArr = Yes)

LHADir

Did you ask the Local Authority to pay the Housing Benefit directly to you (in any of these cases) as a result?

- 1. Yes
- 2. No

IF (LHADir = Yes)

LAEasy

Overall, how easy was it to deal with the Local Authority about this? Would you say

...READ OUT...

- 1. ...very easy,
- 2. quite easy,
- 3. neither easy nor difficult,
- 4. quite difficult,
- 5. or, very difficult?
- 6. (SPONTANEOUS (Easy in some cases, difficult in others)

LATime

And how many weeks did it take the Local Authority to deal with your request(s)?

INTERVIEWER: IF MORE THAN ONE REQUEST, ASK ABOUT THE MOST RECENT

FULLY DEALT WITH.

ENTER 97 IF NOT YET DEALT WITH.

Range: 0..97

NewCI

Have you had any tenants who had made a NEW claim for Housing Benefit since the LHA was introduced?

- 1. Yes

Working with the LHA

2. No

IF (NewCI = Yes)

NewTime

Compared with the previous system, would you say that new claims for Housing Benefit under the Local Housing Allowance are processed more quickly, more slowly, or haven't you noticed any real difference?

1. More quickly
2. More slowly
3. No real difference

Vulner

And since the LHA was introduced, have you made any requests to the Local Authority to classify any of your Housing Benefit tenants as 'vulnerable'?

INTERVIEWER ADD IF NECESSARY: A vulnerable tenant is considered by the Local Authority to have difficulty in managing their affairs

1. Yes
2. No

IF (Vulner = Yes)

VulNum

How many such requests have you made (since the LHA was introduced)?

Range: 1..50

VulAcc

And how many of your requests did the Local Authority agree to (so far)?

Range: 0..50

FurCom

Are there any further comments you would like to make about the LHA?

1. Yes
2. No

IF (FurCom = Yes)

FurComX

INTERVIEWER: ENTER COMMENTS

Block G - End

IF (Lbusi (at Wv1) = private individual) OR (Lbusi (at Wv1) = a couple))

IfWork

The last few questions are about what you do for a living.

(Aside from managing your residential property,) Do you have (another/a) paid job now, either working for someone else or self-employed?

1. Yes
2. No

IF (IfWork = Yes)

Working with the LHA

HrsWork

About how many hours do you usually work each week in that other job(s)/self-employment?

1. Less than 16 hours
2. 16 hours to less than 30 hours
3. 30 hours or more
4. Hours vary

FTCheck

Can I just check, is (was) managing your property your full-time job?

1. Yes
2. No

IF (FTCheck = No)

EmpStat

At the present time are you ...READ OUT AND CODE FIRST TO APPLY...

1. ...wholly retired,
2. looking for work,
3. waiting to take up a job that you have already obtained,
4. in full-time education,
5. looking after your home/your family,
6. long-term sick or disabled,
7. Other
8. New system simpler/more efficient

9. Tenants are able to negotiate over the rent

95. Other specific answer not in codeframe

96. Vague or irrelevant answer

97. Editor can't deal with

IF (EmpStat = 7)

EmpStatX

INTERVIEWER: ENTER OTHER ACTIVITY.

PropInc1

Can you tell me roughly what percentage, of your total income is (was) rent from your residential lettings. Is (was) it ...READ OUT...

ACCEPT ESTIMATE

1. up to 25 per cent
2. 26 to 50 per cent
3. 51 to 75 per cent
4. or, 76 to 100 per cent?
5. none (SPONTANEOUS: No income because no longer letting)

ENDIF

IF ((Lbusi (at Wv1) = Private company OR (Lbusi (at Wv1) = Public company)) OR Lbusi (at Wv1) = EMPTY)

CoType

The last few questions are about your organisation.

Could I just check, is your organisation a property company or not?

Working with the LHA

1. Yes

2. No

IF (CoType = Yes)

PropCo

Is the company mainly concerned with RESIDENTIAL property?

1. Yes

2. No

PropInc2

(And now one last question) Can you tell me roughly what percentage, of your organisation's total income is rent from residential lettings. Is it ...READ OUT...

ACCEPT ESTIMATE

1. up to 25 per cent

2. 26 to 50 per cent

3. 51 to 75 per cent

4. or, 76 to 100 per cent?

5. none (SPONTANEOUS: No income because no longer letting

Recall

Thank you for taking part in this survey. A copy of the results from the last survey will be sent to you in the next few weeks. If at some future date we wanted to talk to you again, may we contact you to see if you are willing to help us?

1. Yes

2. No

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