

How to use the Local Housing Allowance communications toolkit

Background

Local Housing Allowance (LHA) is a new way of working out claims for Housing Benefit (HB) for tenants living in private rented accommodation, including tenants already getting HB who move into accommodation rented from a private landlord. It is being introduced in England, Scotland and Wales on 7 April 2008.

LHA introduces some significant changes to how HB is worked out and it is important that any tenants making a claim for help with their rent know how these changes may affect them.

The aims of LHA are fairness, choice, transparency, simplicity and personal responsibility. To enable tenants to make the most of these reforms, they need to be aware of how the scheme operates and what they can expect from the system.

Audience

The audiences for LHA communications include:

- tenants in the private rented sector claiming HB for the first time
- tenants in the private sector changing address
- tenants in the private rented sector renewing a claim for HB
- tenants in the private rented sector already getting HB
- tenants in the social sector getting HB
- landlords
- welfare rights advisers

The first group (tenants claiming HB for the first time) cannot be identified and there are no products we can offer specifically to help with the introduction to LHA. However, a new edition of the leaflet GL16 *Help with your rent* should be available from April 2008 and this will explain LHA.

Tenants who are already getting HB need to know about the changes to HB even if the reforms do not affect them immediately, as it may affect them in the future. In addition, they may hear about LHA through other sources and providing them with the correct information at the start may alleviate any concerns they have.

Tenants in the social sector already getting HB also need to know about the changes in case they move to accommodation in the private sector.

Landlords will need to be informed about the changes as they may be affected by the changes to how benefit is paid (i.e. tenants can no longer elect to have benefit paid to their landlord). This will also give the opportunity to offer reassurance about the available safeguards in respect of tenants who have problems paying their rent.

Many customers get advice about housing issues from welfare rights organisations such as Citizens Advice. DWP is providing information about the LHA reforms to welfare rights organisations nationally, but providing information to the local outlets is a good way of ensuring customers get appropriate advice.

Communications process

Our experience is that the ideal way to communicate with tenants, and other interested parties (e.g. landlords, welfare rights advisers), about LHA, or HB, is to talk to them face-to-face. This means that their needs and concerns can be addressed.

However, communicating in this way is not always practical, and sometimes this would need to be supported with something for the person to take away. Because of this, DWP has developed a number of leaflets and letters to be used with tenants, and with other people who may be affected by the changes to HB.

DWP has commissioned research to test these products with tenants, landlords and welfare rights organisations, as well as local authority staff, to ensure they are effective. The research showed that respondents felt that they would need some help other than leaflets to understand the effect of LHA on HB. This was because of the complexity of some aspects of the LHA reforms (e.g. the £15 cap). In view of this, we strongly recommend that you talk to customers and stakeholders about the effect of the LHA reforms, as well as using the leaflets.

A list of the leaflets and letters is at Annex A.

Using the leaflets and letters

The leaflets and letters contain text only and are provided in rich text format (and so should be compatible with any word processing package). They are provided as a guide to good practice and you can choose to use some or all of them as your local needs demand. They should be formatted with your local branding and relevant contact details should be added. Some leaflets have spaces for other local information as well.

We recommend that the use of the leaflets and letters should be supported by other local activity, particularly for landlords and advisers. This should be through your usual channels and you may consider holding seminars to give the chance to debate the issues. Our research also showed that landlords and welfare rights advisers would also like to have access to more detailed information on local authority websites.

You will notice that throughout the letters and leaflets we refer to Local Housing Allowance and not to LHA. This is because our research showed that

referring to LHA confused customers and they much preferred the use of Local Housing Allowance.

Banking

Housing Benefit calculated using the LHA rates is paid to the tenant in most cases (and they cannot elect to have it paid direct to their landlord), and usually in the form of a bank transfer or, exceptionally, a cheque. In view of this, we strongly recommend that tenants have a bank account. This not only promotes financial inclusivity but is also more secure than providing giro.

However, some tenants do not have bank accounts and some may find opening one difficult. The LHA communications toolkit does not include any products that promote bank accounts, or detail how to open one. This is because there is a range of leaflets available from the Financial Services Authority (the leaflets have been developed in conjunction with DWP) which provide this information. These can be found at <http://www.moneymadeclear.fsa.gov.uk/tools/publications.html>

Pathfinder/2WG authorities

For the local authorities already operating LHA (in the Pathfinder and 2WG areas), there are some additional products. These products are designed to be used with customers who are already getting HB based on LHA rates, or third parties who are already affected (e.g. a landlord renting to a tenant whose HB is based on LHA rates).

From 7 April 2008, due to the changes made to LHA for national rollout, the Pathfinder/2WG authorities will need to use the general LHA products.

Other formats

We have also produced versions of all the products in Welsh for use in Wales. These will be supplied to Welsh authorities shortly.

You may also wish to produce copies of the material in other languages or alternative formats to address local need. We have not supplied any products for this purpose – you know best what the needs of your local community are.

Timing your communications

We recommend that you send a copy of the letter (HB(LHA)14) and the introductory leaflet (HB(LHA)1) to all tenants in private rented accommodation who are getting HB. This should take place four to eight weeks before LHA starts.

We also recommend that you send a copy of the relevant letters (HB(LHA)16 for landlords and HB(LHA)17 for welfare rights advisers) a few weeks before this. The letter to landlords should include a copy of HB(LHA)4, which is the

leaflet for landlords explaining how LHA may affect them. The letter to welfare rights advisers should include the introduction to LHA (HB(LHA)1).

The remaining leaflets give further details about LHA, including how to work out which rate will be used to calculate their benefit. These are detailed in the table in Annex A. These are for use directly with tenants and can be made available in your caller offices (you may decide to use some of these rather than the GL16). We also recommend that a full range of information is made available on your website.

Timing	Activity
November/December 2007	hold seminars with landlords and welfare rights advisers
	start providing LHA information via LA website, targeted at landlords and advisers
	DWP promotion to landlords and advisers starts
January 2008	send letters and leaflets to landlords and welfare rights advisers
February 2008	send letters and leaflets to tenants
	start providing LHA information via LA website, targeted at tenants
April 2008	LHA goes live
	GL16 <i>Help with your rent</i> new edition available

Further information

If you have any queries about the communications toolkit, please email the LHA advice line (lhaadvice@dwpgsi.gov.uk) and we will get back to you.

Annex A

Local Housing Allowance Communications Toolkit – product list

Product	Purpose	Audience
<i>Leaflets</i>		
HB(LHA)1	General introduction to LHA	All
HB(LHA)2	Working out your LHA	All
HB(LHA)2UT	Working out your LHA for under 25s	Under 25s
HB(LHA)2OT	Working out your LHA for over 25s	Over 25s
HB(LHA)2CP	Working out your LHA for couples	Couples
HB(LHA)2CL	Working out your LHA for care leavers	Care leavers
HB(LHA)2SD	Working out your LHA for severely disabled tenants	Severely disabled tenants
HB(LHA)3	Tenants who have difficulty paying their rent	All
HB(LHA)4	Introduction for landlords	Landlords
HB(LHA)5	LHA rates	All
HB(LHA)6	Rights and responsibilities	Tenants
HB(LHA)7	Appeals and reviews	Tenants
HB(LHA)8	Money advice	Tenants
HB(LHA)9	Local bank details	Tenants
<i>Letters</i>		
HB(LHA)14	LHA introduction	HB PRS tenants
HB(LHA)15	LHA introduction	HB social sector tenants
HB(LHA)16	LHA introduction	Landlords
HB(LHA)17	LHA introduction	Advisors
<i>Pathfinder products</i>		
HB(LHA)P	Changes to LHA (leaflet)	Tenants in Pathfinders
HB(LHA)11P	Migration details (letter)	Tenants
HB(LHA)12P	Migration details (letter)	Advisors
HB(LHA)13P	Migration details (letter)	Landlords

All of the letters and leaflets are supplied in rich text format.

Leaflets

You need to format these in your local branding. These will then need to be printed for tenants and other customers in your local authority branding. You will notice there are spaces for you to include details of your local authority, such as contact information.

You need to decide which leaflets will help each customer and can mix-and-match them as appropriate. The exception to this is the HB(LHA)2 *Working*

out your Local Housing Allowance. There are a number of additional rules for certain audiences:

- single people under 25
- single people over 25
- couples with no dependants
- care leavers under 22
- severely disabled people

We have produced additional leaflets to cover these

- HB(LHA)2UT
- HB(LHA)2OT
- HB(LHA)2CP
- HB(LHA)2CL
- HB(LHA)2SD

Each of these leaflets should be used together with the standard leaflet, HB(LHA)2, otherwise the customer will not get all the necessary information. If a customer is in more than one of the listed categories (e.g. part of a couple and severely disabled), you could provide all the relevant leaflets, but we strongly advise talking to the customer to support this.

A few of the leaflets will need more input from yourselves. These are:

- HB(LHA)5
- HB(LHA)8
- HB(LHA)9

HB(LHA)5 – rates of LHA

This is our suggested format for providing tenants with details of the LHA rates – each local authority is required to publish these each month. If your authority has more than one broad rental market area, a separate form should be completed for each area. When handing this leaflet out to tenants, you may also want to provide HB(LHA)1.

HB(LHA)8 – money advice

We are aware that some tenants may have problems managing their money and some will need advice. The HB(LHA)8 signposts tenants to some national organisations that provide advice and also has space for you to signpost tenants to where they can get advice locally.

HB(LHA)9 – local bank details

HB(LHA)9 is designed to give details of local banks and to list what forms of identification each bank will accept to enable the tenants to open an account. These details need to be completed by yourselves, but the more extensive the

details you provide, the easier it should prove for the tenant to open a bank account. This leaflet is intended to support the products made available by the Financial Services Authority (see above).

Letters

We have produced draft letters, each for a different audience:

- HB(LHA)14 – for current HB customers living in the private rented sector
- HB(LHA)15 – for current HB customers living in the social rented sector
- HB(LHA)16 – for local landlords
- HB(LHA)17 – for local welfare rights organisations

Each of the letters is provided in rich text format and should be dropped into your standard letterhead. This will allow you to add contact details etc.

We recommend that the letters are sent out four to eight weeks prior to the launch of LHA. They could be sent out earlier but we advise against this as customers may not remember the details. You may decide that it is unnecessary to mail out information to social sector tenants as they are unlikely to be affected by the changes. However, the letter is provided to allay any concerns they may have if they hear about the LHA reforms from another source.

We recommend that the relevant leaflet is sent out with the letter to provide more details for the recipient. The table below shows which leaflet should accompany which letter:

Letter	Leaflet	Timing
HB(LHA)14 – for current HB customers living in the private rented sector	HB(LHA)1 – a general introduction to LHA	February 2008
HB(LHA)15 – for current HB customers living in the social rented sector	No leaflet	February 2008
HB(LHA)16 – for local landlords	HB(LHA)4 – an introduction to LHA for landlords	January 2008
HB(LHA)17 – for local welfare rights organisations	HB(LHA)1 – a general introduction to LHA	January 2008

Pathfinder/2WG products

There is a single leaflet HB(LHA)P for use with all audiences and three letters (HB(LHA)11P for tenants, HB(LHA)12P for landlords and HB(LHA)13P for welfare rights advisers). These need to be formatted appropriately.