

# Landlord Newsletter



September 2011

Welcome to the Autumn edition of the Suffolk Coastal Landlords Newsletter. Our aim is to keep you up to date with any changes that are happening that may affect you as landlords. We hope you find this newsletter useful. This newsletter is for you, so if there are any topics you would like to see in the future please email: [sarah.hyman@suffolkcoastal.gov.uk](mailto:sarah.hyman@suffolkcoastal.gov.uk).

## Local Housing Allowance (LHA)

The following changes to the Local Housing Allowance scheme took effect from April 2011:

- The £15 excess payment or "top up" was removed
- The 5 Bedroom rate was removed
- The LHA rates have been restricted to the 30th percentile average of rents in the area as opposed to the 50th percentile or median.
- An extra bedroom for overnight care provided for the claimant or partner is now allowed within the LHA size criteria calculation

These changes were implemented from 1st April 2011 but most tenants will not notice any changes until at least 1st January 2012. This is because the bedroom rate restriction to 4 bedroom rate and the percentile changes to the average rents calculation changes are subject to a 9 month transitional protection. This means that if a customer is affected by these changes they could continue on their previous rate of LHA for a further 9 months from their anniversary date.

### **Please be advised there are further changes to the Local Housing Allowance Scheme planned from January 2012.**

The change that will be implemented from 1st January 2012 will affect single customers under the age of 35.

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The shared accommodation rate currently applies to single claimants under the age of 25 regardless of the property they occupy. This will be extended to single claimants under 35. This is to coincide with the end of existing customers 9 months transitional protection period which will finish after 1st January. New customers applying for benefit from 1st January onwards will be restricted to the shared accommodation rate if they are single and under 35. Unfortunately this changes means some single claimants benefit will be reduced from £89.93 to £53.12 per week (this is based on August rates). It is important to bear this in mind if your tenant is single, under 35 and claiming Housing Benefit, as the shared accommodation rate will be the maximum Housing Benefit they can receive. We would recommend this may be an opportunity to rent a room in a property or encourage tenants to share properties.

### **Landlord Liaison**

We do not currently hold a Landlords forum in the Suffolk Coastal area. However, if you think you would find an open forum useful please let me know, if there is enough demand I will arrange a meeting. If there are any queries you have or anything you are not clear on I am happy to make an appointment to pop out and visit you. Please email me at [Sarah.hyman@suffolkcoastal.gov.uk](mailto:Sarah.hyman@suffolkcoastal.gov.uk).

## Direct Housing Benefit Payments

Within the new Local Housing Allowance legislation there is wider provision for Local Authorities to pay Landlords direct payments of Housing Benefit. This has been introduced to help tenants retain their tenancies or to help tenants secure a new tenancy. The direct payment will only be considered if the Landlord has reduced the rent to the new Local Housing Allowance rates. Following the LHA changes your tenant may experience a shortfall between their rent and Housing Benefit, they may contact you to negotiate a lower rent or to consider moving to more affordable accommodation. If the Local Authority is satisfied you have lowered your rent in order for your tenant to remain in the property, the Local Authority will be able to pay you direct.

It is important to be aware that if you do receive Housing Benefit direct payments an overpayment can be recovered from the Landlord when they could have reasonably known the overpayment would occur. This is most often seen when there is late notification of a Housing Benefit tenant vacating the property. Please notify of any changes as soon as possible to avoid an overpayment. To notify of changes in writing please address your letter to Housing Benefits, SCDC, Melton Hill, Woodbridge, IP12 1AU, alternately you can email [benefits@suffolkcoastal.gov.uk](mailto:benefits@suffolkcoastal.gov.uk) or telephone 01394 444838



### HELP PREVENT HOMELESSNESS BY BECOMING A LANDLORD TODAY

#### Do you have a spare room that you could earn money from?

We offer advice and support to both the lodger and the home owner throughout the placement. We meet you, then we try to match you up with someone suitable.

We are a housing charity, local to East Anglia with over 20 years of experience working with the lodgings scheme.

Contact: [info@solohousing.org](mailto:info@solohousing.org)

Main Office: 12a St Nicholas St, Diss, Norfolk Tel. 01379 646 952

Waveney Service: 07788 177 020

Suffolk Coastal Service: 07765 668 292

## Housing Related Support provided by SNAP

### Is your tenant suffering from financial hardship and putting themselves at risk of homelessness?

Housing Related Support is a short term service for people who are either homeless, at risk of homelessness or have difficulty managing in their accommodation and have housing related support needs.

Housing Related Support can relate to a number of issues:

- Keeping and managing accommodation
- Developing life skills
- Management money, budgeting and debt advice
- Accessing education, employment and training
- Health and wellbeing
- Accessing community and social networks



The support provided is free and confidential and is there to help people develop sufficiently to be able to live independently. All referrals for support are made through the Central Access and Referral Agency (CARA). Application forms can be found online at [www.cara-snap.org](http://www.cara-snap.org) or call CARA 01473 467727 and they will take a referral over the telephone.

# Changes to Planning legislation

Changes to the planning legislation in 2010, resulted in the introduction of 'permitted development rights' for changes of use between dwelling houses (Class C3) and houses in multiple occupation with fewer than 6 occupants (Class C4). These changes mean that in certain circumstances planning permission is not required to change the use of a property between the two use classes. The Use Class C3 and C4 can be summarised as:

Class C3: Dwelling houses – this class is formed of 3 parts:

- C3(a): those living together as a single household as defined by the Housing Act 2004 (basically a 'family');
- C3(b): those living together as a single household and receiving care, and
- C3(c): those living together as a single household who do not fall within the C4 definition of a house in multiple occupation.

Class C4: Houses in multiple occupation (3-6 occupants) – in broad terms, the new C4 class covers small shared houses or flats occupied by between 3 and 6 unrelated individuals who share basic amenities (e.g. a toilet, personal washing facilities, or cooking facilities).

The above definitions are simplified versions of those in the legislation. Therefore, anyone considering a change of use from a dwelling house to a house in multiple occupation or vice versa is advised to contact the local planning authority to check whether their intended use meets the definition of C3 or C4

Shared houses can also fall outside the definition of C4 and are classed as Large houses in multiple occupation (those with more than 6 people sharing). These are unclassified by the Use Classes Order. In planning terms they are described as being sui generis (of their own kind). In consequence, a planning application will be required for a change of use from a dwelling house to a large house in multiple occupation or from a Class C4 house in multiple occupation to a large house in multiple occupation where a material change of use is considered to have taken place.

As with most types of permitted development rights, local authorities are able to use existing powers, in the form of article 4 directions, to remove these rights and require planning applications for such changes of use in defined areas. There are currently no article 4 directions within the Suffolk Coastal District. However, neighbouring authorities may have them. Therefore anyone considering a change of use is advised to contact their local planning authority to check if any article 4 directions have been made.

In all cases, it is advisable to check whether or not a planning or building control application is required by contacting Suffolk Coastal's Planning Helpdesk on 01394 444428 or 01394 444403 or via email [d.c.admin@suffolkcoastal.gov.uk](mailto:d.c.admin@suffolkcoastal.gov.uk).

**NOTE: Changes to planning legislation do not affect whether or not a property is a House in Multiple Occupation or if a licence is required.**

The Valuation Office (VOA) is currently reviewing the Broad Rental Market Area (BRMA) for Central Norfolk and Norwich. The VOA is proposing no change to the existing boundary. As part of this proposal they are under a consultation period, this ends on 30<sup>th</sup> September 2011. We are appealing to local landlords and agencies to consider this proposal and whether this affects you. If it does and you would like to comment please let us know by 23<sup>rd</sup> September 2011 and we will present your concerns to the VOA. A full presentation of the proposals and boundary areas can be found on our website under the landlords information pages <http://www.suffolkcoastal.gov.uk/yourhome/benefits/landlords/default.htm>. Please email [sarah.hyman@suffolkcoastal.gov.uk](mailto:sarah.hyman@suffolkcoastal.gov.uk) with any comments you would like us to put forward.

### Warmer Homes – Happier Tenants

Grants for External Wall insulation (up to 100% funding subject to heating fuel used and occupier eligibility)

Traditionally, EWI is much more expensive to install than loft and cavity wall insulation and it has previously been seen as cost-prohibitive but British Gas can now provide a new solution to help increase the uptake in some of the most vulnerable households in this area.

Funding is available for works carried out in **privately owned and rented properties**, providing that the client receives certain **benefits or allowances, see below:**

Council Tax Benefit - Housing Benefit - Income Support - Income-based Job Seekers Allowance - Income-related Employment and Support Allowance - Attendance Allowance - Disability Living Allowance - War Disablement Pension (that includes either a mobility supplement or constant attendance allowance) - Disablement Pension (that includes constant attendance allowance) - State pension credit - Child Tax Credit (where the relevant income is £16,190 or less) - Working Tax Credit (where the relevant income is £16,190 or less)

The amount of funding available depends on a number of factors relating to the household, including:

- The property type and size (e.g. 3 bedroom semi-detached).
- The current heating fuel (mains gas, LPG, oil, electric or coal)

In many cases the household will be able to receive a grant covering 100% of the cost of the works and this is most likely for homes heated by electricity or coal.

You will need to speak to the Council's Planning and Building Control Teams about the proposals and get any consents that may be required before works commence but if you would like a no obligation quote please contact the Private Sector Housing Team on 01394 444506 and we will refer you on to an installer.



Gateway to HomeChoice now has an enhanced Housing Options area on the website. The online housing, help and work advice assistant will also provide information on employment, volunteering opportunities, housing support, financial help and crisis support.

#### What kind of information is available?

- Social housing
  - Shared ownership
  - Private rented accommodation
  - Housing for older people
  - Sheltered/supported housing
  - Mortgage advice
  - Advice if you feel threatened in your home
  - Money and benefits advice
  - Housing options for young people
  - Aids and adaptations to help you remain in your home
  - Night shelters
  - Training for work
  - Employment searches
  - Short term one-to-one support
- Housing advice

For further information and to use this online tool please visit

<http://www.suffolkcoastal.gov.uk/yourhome/housing/advice/onlineadvice/default.htm>

## Discretionary Housing Payments

A Discretionary Housing Payment may be available to those with severe hardship following the changes to Housing Benefit from April 2011. This payment is designed to help "tide the customer over" while they make steps to improve their situation.

The Local Authority now has wider scope to use the Discretionary Housing Payment fund to help with a rent deposit. This will be if the Housing Benefit customer has to move in order to afford the rent, and cannot afford the deposit to do so.

Further information is available on our website <http://www.suffolkcoastal.gov.uk/yourhome/benefits/default.htm>