

The affordability of private renting for families claiming local housing allowance

From the Shelter policy library

July 2012

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Introduction

In the 2010 Emergency Budget the Coalition Government announced a series of changes to housing benefit, most of which affect private renters claiming local housing allowance (LHA). The element of these changes that will impact the most claimants is the setting of LHA rates at the 30th percentile of rents, from the 50th, which will mean an estimated 775,000 existing claimants losing an average of £9 per week¹. In practice losses will depend on the distribution of rents in each local area and claimants in inner London will also be affected by the more restrictive LHA caps².

The Government announced in November 2010 that existing LHA claimants would have nine months “transitional protection” from the LHA cuts. As LHA claims are reviewed on a staggered, individual basis, this means that most existing claimants will be affected between January and December 2012. New claimants have been restricted to the lower LHA rates since April 2011.

The number of LHA claimants has been increasing alongside the difficult economic conditions and there has been a particular rise in the numbers of working claimants. The number of LHA claimants has increased from just over 900,000 claimants in January 2010 to 1,285,000 in January 2012³. At the same time restrictions on mortgage finance have increased demand for private rented housing across all income bands. As a result rents have been rising, with 7% inflation to rents in London in 2011⁴.

Growth in the private rented sector has not been restricted to traditionally more mobile households such as students and young professionals; instead the number of families with children renting privately has grown disproportionately. Over a million families with children are renting privately and this has nearly doubled in the last five years⁵. Close to half (48%) of households claiming LHA include dependents in the household⁶.

This research compares the affordability of the cheapest quarter of local rents with maximum LHA payable in each local authority area in England, at the time of the introduction of the recent changes to the system⁷. The report then highlights the areas with the highest proportions of claimants. This is intended to help identify areas where the need for advice and information following the changes to LHA is most likely to be greatest.

Access to good quality housing advice and information is highly valued and improves the housing outcomes of the majority of those receiving it, often avoiding costly episodes of homelessness⁸. However, capacity for providing this help is extremely stretched, so it is vital that resources are targeted towards the families and areas with the greatest need. We hope that this report becomes a useful tool in achieving this aim.

¹ [DWP, Impacts of Housing Benefit proposals: Changes to LHA to be introduced in 2011-12](#), July 2010.

² LHA cannot exceed £250 for a 1 bedroom home; £290 for a 2 bedroom home; £340 for a 3 bedroom home and £400 for a 4 bedroom home.

³ <http://research.dwp.gov.uk/asd/index.php?page=hbctb>. The rise in LHA claimants is partly due to the migration of private rented claimants claiming under the historic Housing Benefit system onto LHA which began in 2008.

⁴ [London Rent Watch, Shelter 2012](#)

⁵ [English Housing Survey, headline report, 2010-11](#), CLG

⁶ [DWP, Impacts of Housing Benefit proposals: Changes to LHA to be introduced in 2011-12](#), July 2010.

⁷ The analysis in this report is as at April 2011, the point at which the changes to LHA announced in the 2010 emergency budget came into force for new claimants.

⁸ [Policy Briefing: Housing Advice, Shelter, 2011](#)

Background

Who claims Local Housing Allowance and how does it differ from other types of Housing Benefit?

Local Housing Allowance (LHA) is claimed by private renters that are eligible for assistance with meeting their rental payments⁹. The system has been in place since 2008 and differs from housing benefit paid to tenants in the social rented sector, and private renters on regulated (pre-1988) tenancies, in that a set amount is paid, according to household make-up and area, regardless of the actual rent. Close to half of LHA claimants (48%) had to pay a shortfall to meet their rental payments even prior to the changes¹⁰.

LHA uses a nationally set system for setting the maximum eligible rent on which benefit awards are calculated. Rates are now based on the 30th percentile (previously the 50th) of advertised rents in the Broad Rental Market Area that a claimant lives in. There are currently just over a million and a quarter LHA claimants in Great Britain, and this now constitutes the vast majority (83%) of Housing Benefit claims in the private rented sector. Separate rates are set for each property size and claimants are allocated to a LHA rate based on their household size, at a maximum of four (previously five) bedrooms. It is both an in-work and out-of work, means tested benefit, which means many workers on low incomes (31% of current claimants) rely on it to stay in their homes. The benefit is claimed by a household, rather than by each individual, so a family or couple receiving LHA counts as one claim in Government statistics.

The table below features some key statistics on LHA claimants, from The Department of Work and Pensions. The figures relate to Great Britain as England only figures not published to this level of detail, and they are the latest available:

- There are 1.302 million households claiming LHA in Great Britain (as at February 2012) [1]
- The average LHA award is £109 a week (as at February 2012) [1]
- 31% of LHA claimants are in work (as at January 2012) [1] & [2]
- 22% are unemployed and claiming Job Seekers Allowance (as at March 2010) [3]
- 48% of households claiming LHA have dependents (as at March 2010) [3]

Sources:

[1] [DWP monthly statistics](#) on Housing Benefit and Council Tax Benefit,

[2] Parliamentary question reference 12/04/204-SGS,

[3] Impacts of Housing Benefit proposals: Changes to the Local Housing Allowance to be introduced in 2011-12, DWP, July 2010

⁹ http://england.shelter.org.uk/get_advice/paying_for_a_home/housing_benefit_and_local_housing_allowance/local_housing_allowance

¹⁰ Hansard (05 March 2010) cc1422W-1423W

Summary of the changes to local housing allowance in the private rented sector

The emergency budget in June 2010 and Comprehensive Spending Review in October 2010 announced a number of changes to the LHA system, and these are summarised in the table below. The effective dates are for new claimants only with existing claimants receiving nine months transitional protection for the first three changes. This means that existing claimants will switch onto the new rates during 2012, depending on the anniversary of their claim.

What is changing?	Effective from	Current claimants affected
Using the 30 th percentile of the range of local (Broad Rental Market Area) rents as the maximum payable instead of the median	April 2011	Claimants whose rent is above the 30 th percentile of rents for that size in their area
Ending of the 5-bedroom rate, LHA restricted to 4 bed rate	April 2011	All households eligible for the 5 bedroom rate
Introducing absolute caps on the maximum rates that can be paid for each size of property	April 2011	Claimants in very high-cost areas, especially inner London
Stopping claimants being entitled to keep up to a £15 'excess' above their actual rent if that rent was below the LHA rate	April 2011	Claimants whose rent is below the current median rent for their property size
Increasing deductions for non-dependants living with HB claimants	April 2011	Households with other related adults in them, such as grown-up children, elderly parents or siblings
Increasing the age range for the restriction of single people's LHA to the Shared Accommodation Rate from under 25s to under 35s	January 2012	Single, childless people aged 25 – 34 and living in self-contained accommodation
Linking increases in LHA over time to the Consumer Prices Index (CPI) rather than actual rents	April 2013	Claimants living in areas where local rents are increasing at a greater pace than CPI. Rates are being frozen from April 2012.
A cap on the total amount of benefits payable to any out of work household, likely to be set at £500 per week	April 2013	Out of work claimants whose income from LHA and other benefits is in excess of £500 per week

Key Findings

Affordability for small families:

- Maximum Local Housing Allowance (LHA) was not enough to cover the cheapest quarter of two bedroom rents in just over a third (34 per cent, 109) of local authorities in England, indicating these areas were largely unaffordable for small families¹¹ claiming LHA.
- In 34 of these 109 local authorities, the shortfall between the bottom quartile rent for a two-bedroom home and the equivalent maximum LHA rate was £50 a month or more.
- Local authorities which were largely unaffordable for small families needing to claim LHA were spread across England, with many rural and northern areas affected.
- The biggest three shortfalls between maximum LHA and the bottom quartile rent were found in central London, where the caps on LHA are in operation.
- Cambridge was the local authority outside central London with the largest shortfall between maximum LHA and the bottom quartile rent at £200 per month.
- In all regions in England, 23 per cent or more local authorities were largely unaffordable. London was the region with the highest proportion of local authorities which were largely unaffordable with 17 of the 32 London boroughs analysed falling into this category.
- Outside of London, the East of England was the region with the most local authorities that were largely unaffordable (8 out of 20).
- A further 28 per cent of local authorities in England (90) were on the borderline of affordability for a small family claiming LHA - in these areas the maximum LHA payable for a two bedroom home was equal to the bottom quartile rent for two bedroom homes.

Method

Bottom quartile rents¹² were compared with maximum Local Housing Allowance (LHA) rates¹³, in local authorities in England, as at April 2011, when the changes to LHA were first introduced. The cheapest quarter of rents were selected as this threshold has been used in previous research on this topic¹⁴ and Government has consistently stated that at least 30 per cent of local rents will be affordable with the new rates. The results on affordability should be considered alongside consistent survey evidence showing that more than half of landlords are not willing to let to LHA claimants¹⁵. Further details are available in the [methodology](#) section.

¹¹ For the purpose of this report a small family is defined as a household with one or two children (depending on their ages and genders) who are entitled to the two bedroom rate of LHA.

¹² This is the 25th percentile rent, from VOA private rental market statistics October 2010 to September 2011 (with the mid-point of this range being April 2011). Local authorities with a sample size of below 100 for two bedroom rents are excluded.

¹³ As at April 2011

¹⁴ [Housing benefit reform and the spatial segregation of low-income households in London](#), Cambridge University, September 2010

¹⁵ 53% of private landlords 'not happy to let to HB/LHA claimants', English Housing Survey, Private Landlords survey: <http://www.communities.gov.uk/publications/corporate/statistics/privatelandlords/survey2010>

Advice needs:

Areas that are largely unaffordable in the analysis above, and have relatively high proportions of private renters claiming housing benefit are likely to experience higher levels of need for advice following the changes to LHA:

- Local authorities that were largely unaffordable for small families claiming LHA, and included relatively high proportions of private renters claiming housing benefit were mainly found in urban and seaside areas, such as Brent, Brighton, Liverpool, Barnet, North Devon and Plymouth.
- The numbers and proportions of households claiming LHA vary considerably by local authority. In the areas with the highest proportions of claimants, over half of the private rental market is made up of LHA claimants, but, given the smaller size of the rental market compared to other tenures, this still typically only accounts for around 5% of all households in the local area. These statistics are shown in the annex tables.

Methods and sources

Data sources

The analysis in this report is based on the Valuations Office Agency's (VOA) private rental market statistics (October 2010 to September 2011) and the maximum LHA (LHA) rates (as at April 2011), which are also published by the VOA. All figures are for two bedroom homes, which is the LHA rate a family with one or two children would qualify for. These dates are used to ensure comparability between the rent figures (which have a mid-point of April 2011) and the LHA rates, and because April 2011 was first month that the new way of calculating LHA rates was introduced, for new claimants. The analysis in this research should therefore be viewed as representing the experiences of new claimants around April 2011, when the changes were introduced.

The VOA statistics are considered by many to be the best available source on private rents because:

- The sample size is very large – with more than half a million rents collected per year, making it one of the largest available¹⁶.
- They are based on the agreed contractual rent and not advertised rents, in contrast to most website sources.
- They provide a good representation of the lower end of the market, and include many lets made directly by landlords and not via a letting agent. The rental averages it produces tend to be lower and more realistic than other sources.
- They are published in accordance with Office of National Statistics guidelines.

The VOA statistics, however, are not a perfect representation of the whole private rental market, and tenancies where Housing Benefit was claimed from the outset are meant to be excluded. The only definitive source for lets to LHA claimants is the DWP's Single Housing Benefit Extract, which is not publicly available.

The four areas with less than 100 rents in their sample were excluded from the analysis, and the average sample size of rents for the local authorities included was 615. The rental statistics include monies paid to private landlords for utilities, whereas these are stripped out when LHA rates are calculated. For the two bedroom homes in this analysis this difference is estimated to be very small.

Following the changes to LHA, the maximum rates are set at the 30th percentile rent, and are subject to caps. LHA rates are set using a distinct set of geographic boundaries (Broad Rental Market Areas, or BRMAs), which are larger than local authority areas and often include parts of two, three or occasionally more local authorities. These differing boundaries lie behind the variations in affordability by local authority revealed in this research, and this is the reason why in some local authority areas less than a quarter of homes are let at levels covered by maximum LHA, whereas others are more affordable.

¹⁶ In contrast, the English Housing Survey samples only around 2,500 private rents per year.

Linking local authorities to the Broad Rental Market Areas (BRMA) used to set LHA rates

To carry out any analysis on affordability for LHA claimants using local authority level rental figures, each local authority must be assigned to a main BRMA to ascertain an equivalent LHA rate for that local authority area. In 2010 Chartered Institute of Housing carried out work which linked each local authority to a 'main' BRMA. This analysis was used in Shelter and CIH's joint publication on the impact of the Welfare Reform Bill in January 2010¹⁷, and is also used in this report. In the CIH work, it was found that the vast majority of local authorities have at least two thirds of their area lying within one BRMA, and these local authorities are assigned to that 'main' BRMA. In around 12 local authorities, it is less clear-cut as to which is the main BRMA with a close split between two or more. In these cases, the analysis uses the BRMA with the highest rate of LHA. This is a conservative assumption, and can have the effect of making a local authority appear affordable when in fact up to 60% of its area may not be. This particularly affects London, and some additional commentary is provided in the report in the few cases where this boundary effect is likely to have had a strong impact on results.

Landlords not letting to benefit claimants

The results on affordability should be considered alongside survey evidence that less than half of private landlords will let to benefit claimants¹⁸. Previous research by Shelter¹⁹ has shown this to be just as big an issue at the cheaper end of the market as for the market overall. This means that even in an area where, for example, 30% of rents are affordable, in reality it is likely that only around 15% will be affordable and accessible to LHA claimants. What is more, with an estimated 30-35%²⁰ of the national private rental market made up of households claiming LHA, it is clear there is intense pressure on the lower end of the private rental market in many local areas.

Affordability of the bottom quarter of rents for small families claiming LHA

It is important to note that the affordability analysis in this report is a model, and as such makes the assumptions that the household is entitled to claim the maximum LHA rate for their area (which they may not be, for example if they are in employment) and is seeking a home at the 25th percentile rent. It does not show the actual rents being paid by LHA claimants, or where any actual shortfalls are being paid (these figures are not published on a regular basis, or at a local level). In reality the rents paid by LHA claimants and their circumstances and ability to cope with shortfalls differ, but this research gives a good indication of the local authority areas which are likely to be the hardest for claimants to afford to move to, or stay in.

The bottom quartile rent is used, ostensibly because the VOA statistics only show the 25th, 50th and 75th percentile rents for each property size, at local authority level, and we are therefore restricted to these. However, it is a very suitable cut-off point for a number of other reasons. Firstly, while the Government has stated that 30% of local rents will still be affordable in most areas following the changes to LHA²¹, this analysis shows there are many (34% for two bedroom

¹⁷ http://england.shelter.org.uk/_data/assets/pdf_file/0007/334726/Impact_of_Welfare_Reform_Bill_measures_on_affordability_for_low_income_private_renting_families.pdf

¹⁸ 53% of private landlords 'not happy to let to HB/LHA claimants', English Housing Survey, Private Landlords survey: http://www.communities.gov.uk/publications/corporate/statistics/privatelandlords_survey2010

¹⁹ http://england.shelter.org.uk/professional_resources/policy_and_practice/policy_library/policy_library_folder/the_path_to_success_-_shelresearch_on_housing_benefit_reform_the_final_report

²⁰ Estimated for Shelter by CCHPR, October 2010, unpublished

²¹ DWP, Explanatory Memo for the Social Security Advisory Committee, 2010

homes) local authority areas where less than a quarter of rents are affordable. Secondly the bottom 25% of rents was the cut-off point used by Cambridge University to identify areas they described as 'largely unaffordable' in their 2010 work modelling the likely impact of the changes to LHA on affordability for claimants in London, to 2016²².

It is important to note that LHA claimants will still be able to find homes to rent in these areas. However, finding a home is likely to be more difficult, especially when the previously mentioned landlord behaviours are factored in, and there is a higher likelihood they will need to pay a shortfall between their LHA and rent from limited resources.

In the analysis of two bedroom homes for small families claiming LHA, local authorities are split into three groups according to how the maximum LHA compares to the bottom quartile rent:

- Maximum LHA is less than the 25th percentile rent = largely unaffordable
- Maximum LHA is equal to the 25th percentile rent = borderline unaffordable
- Maximum LHA is greater than the 25th percentile rent = largely affordable

The assumption that an area where maximum LHA is greater than the 25th percentile rent is largely affordable is conservative. This is optimistic, because this group is likely to still include some areas where the maximum rate of LHA does not cover the 30% of local rents the Government has stated it should. However, the borderline category, where maximum LHA is equal to the 25th percentile rent, may include some areas where 30% or even more of local rents are affordable at maximum LHA. This is due to the clustering of rents around certain round amounts, and will particularly affect areas where the sample sizes of rents are relatively small. Additionally, only figures for the 25th, 50th and 75th percentiles are published, meaning that the categorisation above is the best possible way of grouping the affordability of local areas for LHA claimants.

In the analysis of two bedroom homes, four local authorities, where the sample of rents is less than 100, are excluded. These are the City of London, Isles of Scilly, Oadby and Wigston, and Rutland.

A limitation of the research is that housing markets often differ quite markedly within local authorities, and at present the VOA figures are only published to this level. In reality there are likely to be significant variations in affordability within some local authorities, and if data is published to a lower level, this will be examined in later reports.

Annex tables

These tables include all figures used in the affordability analysis, with those with a sample size of less than 100 rents excluded. Additionally, figures on the number of privately renting housing benefit claimants are shown in each local authority, alongside estimates of this number as a proportion of all households, and all privately renting households.

²² [Housing benefit reform and the spatial segregation of low-income households in London](#), Cambridge University, September 2010

Main Findings

Affordability for small families claiming Local Housing Allowance

Families with one or two children (depending on their ages and genders²³) will usually be entitled to the two bedroom rate of Local Housing Allowance (LHA). The analysis in this section is as at April 2011 and compares the bottom quartile private rent for two bedroom homes with the equivalent maximum amount of LHA payable, in each local authority. This shows whether or not the bottom quarter of private rents in the local authority were affordable with maximum LHA.

National overview

The table below shows that maximum LHA was not enough to cover the cheapest quarter of two bedroom rents in just over a third (34%, 109) of local authorities in England, indicating these areas were largely unaffordable for small families claiming LHA.

A further 28% of local authorities in England (90) were on the borderline of affordability for a small family claiming LHA - in these areas the maximum LHA payable for a two bedroom home was equal to the bottom quartile rent for two bedroom homes.

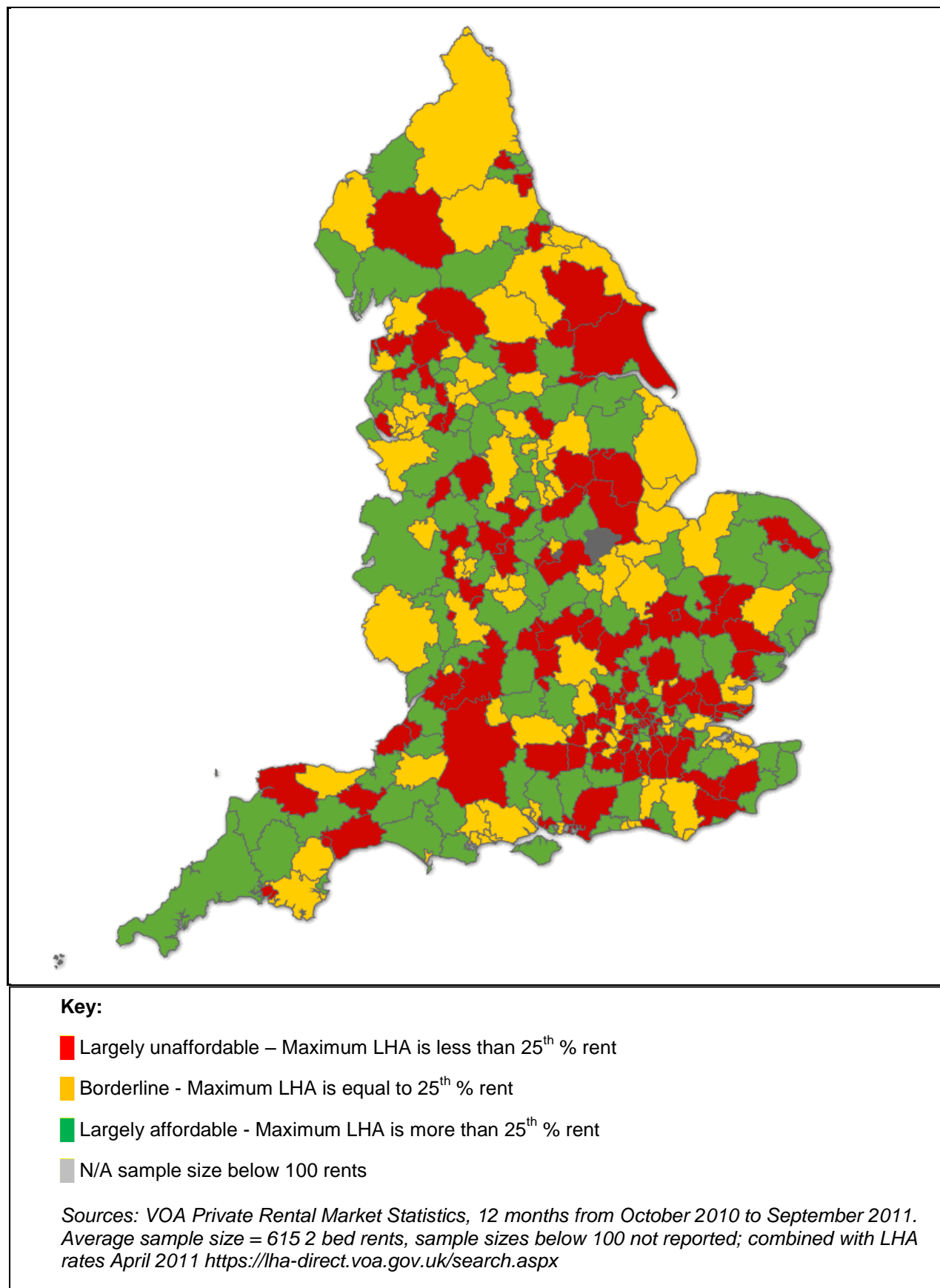
Figure 1: Local authorities in England, grouped by affordability of 25th percentile rent compared to maximum Local Housing Allowance, 2 bedroom homes

Affordability definition	Affordability group	Number of local authorities	% local authorities
Maximum LHA is less than 25 th percentile rent	Largely unaffordable	109	34%
Maximum LHA is equal to the 25 th percentile rent	Borderline unaffordable	90	28%
Maximum LHA is more than 25 th percentile rent	Largely affordable	123	38%
Sources: VOA Private Rental Market Statistics, 12 months from October 2010 to September 2011. Average sample size = 615 2 bed rents, sample sizes below 100 not reported; combined with LHA rates April 2011 https://lha-direct.voa.gov.uk/search.aspx			

The map overleaf, shows local authorities in England colour coded according to the affordability groups above. It highlights that there are largely unaffordable areas spread across England.

²³ http://england.shelter.org.uk/get_advice/paying_for_a_home/housing_benefit_and_local_housing_allowance/local_housing_allowance#1

Figure 2: Map of local authorities in England, grouped by affordability of 25th percentile rent compared to maximum Local Housing Allowance, 2 bedroom homes



Regional overview

The table below shows the breakdown of largely unaffordable and borderline unaffordable local authorities within each region. London and the East of England were the regions with the highest proportions of local authorities that were largely unaffordable for small families claiming LHA.

Even in the East of England, the most affordable region, nearly a quarter (23 per cent) of local authorities proved to be largely unaffordable. London was the region with the highest proportion of local authorities which were largely unaffordable with 17 of the 32 London boroughs (57%) analysed falling into this category.

Outside of London, the East of England was the region with the most local authorities that were largely unaffordable (8 out of 20).

Figure 3: Regional breakdown, local authorities grouped by affordability of bottom quarter of rents compared to maximum Local Housing Allowance, 2 bedroom homes

Region	Total number of local authorities analysed	Largely unaffordable: Number of local authorities	Largely unaffordable: % of local authorities	Borderline unaffordable: Number of local authorities	Borderline unaffordable: % of local authorities
North East	12	3	25%	4	33%
North West	39	9	23%	12	31%
Yorks & Hum	21	6	29%	7	33%
East Midlands	38	9	24%	15	39%
West Mids	30	9	30%	9	30%
East of Eng.	47	20	43%	8	17%
London	32	17	53%	4	13%
South East	67	25	37%	20	30%
South West	36	11	31%	11	31%
Sources: VOA Private Rental Market Statistics, 12 months from October 2010 to September 2011. Average sample size = 615 2 bed rents, sample sizes below 100 not reported; compared with LHA rates April 2011 https://lha-direct.voa.gov.uk/search.aspx					

Local authority analysis

Figure 1 showed there were 109 local authorities in England where the maximum rate of LHA for two bedroom homes was below the 25th percentile rent, meaning that LHA was not enough to cover the cheapest quarter of two bedroom private rented homes in the local authority area.

Figure 4, below, shows the 34 local authorities in which this difference was £50 per month or more. These are the areas it is likely to be most difficult for a small family needing to claim LHA to find an acceptable private rented home. The central boroughs of London top this list, driven by the effect of the cap on LHA in these areas and the largest shortfall was £910 per month in Kensington and Chelsea.

However, local authorities in five other regions are represented among those with shortfalls of £50 per month or more. In Cambridge, which was the fourth most unaffordable local authority in England for small families claiming LHA claimants, those receiving maximum LHA rate for two bedroom homes would need to find an extra £200 per month to rent a home at the 25th percentile. Previous research has also highlighted Cambridge as an area where affordability for LHA claimants is a particular problem²⁴. The reason for this is the wide variation between very high rents in the city and its suburbs, and much lower rents in the surrounding rural area, which are combined together to set an LHA rate which effectively puts most of the city and its suburbs out of reach for claimants. This is supported by the relatively small proportion of privately renting households that are claiming housing benefit in the Cambridge local authority area – 8%, compared to a national average of 35%²⁵.

Local authorities where maximum LHA was not enough to cover the cheapest quarter of rents were not confined to high-rent areas. 20 of the 109 largely unaffordable areas actually had 25th percentile rents that were at or below the national 25th percentile rent for England of £475 per month. For example, in Ribble Valley, in the North West, the 25th percentile rent for a two bedroom home was £475 a month, whereas maximum LHA was £390, leaving a shortfall of £85 per month.

Largely unaffordable areas were also not confined to urban areas, with 11 of the 34 local authorities with shortfalls of £50 a month or more classified as rural.

²⁴ [Postcode lottery, Shelter, 2009](#)

²⁵ Estimated for Shelter by CCHPR, October 2010, unpublished

Figure 4: Local authorities in England, ranked by largest shortfall between maximum Local Housing Allowance and 25th percentile rent, two bedroom homes, £50 per month or more shortfall.

Rank (by most unaffordable)	Local authority	Region	25th% rent per month, two bedroom homes, October 2010 - September 2011 [1]	Maximum Local Housing Allowance, two bedroom homes, April 2011 (per month) [2]	Shortfall per month (-)
1	Kensington & Chelsea	London	£2,167	£1,257	£910
2	Westminster	London	£1,875	£1,257	£618
3	Camden	London	£1,582	£1,257	£325
4	Cambridge	East of England	£775	£575	£200
5	Hammersmith & Fulham	London	£1,387	£1,213	£173
6	Islington	London	£1,408	£1,257	£152
7	Brent	London	£1,050	£900	£150
8	Windsor & Maidenhead	South East	£900	£775	£125
9	Epping Forest	East of England	£795	£675	£120
10	Southwark	London	£1,100	£995	£105
11	Lambeth	London	£1,096	£995	£101
12	Richmond	London	£1,100	£1,000	£100
13	East Hertfordshire	East of England	£725	£625	£100
14	Epsom and Ewell	South East	£895	£800	£95
15	Mole Valley	South East	£840	£750	£90
16	Ribble Valley	North West	£475	£390	£85
17	Haringey	London	£1,049	£970	£79
18	South Cambridgeshire	East of England	£650	£575	£75
19	Rochford	East of England	£675	£600	£75
20	Brentwood	East of England	£725	£650	£75
21	Oxford	South East	£850	£775	£75
22	Surrey Heath	South East	£795	£725	£70
23	Bromsgrove	West Midlands	£550	£485	£65
24	Hart	South East	£750	£695	£55
25	Three Rivers	East of England	£850	£795	£55
26	Rother	South East	£550	£500	£50
27	York	Yorkshire & Humber	£575	£525	£50
28	Castle Point	East of England	£650	£600	£50
29	Stevenage	East of England	£675	£625	£50
30	Chiltern	South East	£775	£725	£50
31	Tandridge	South East	£800	£750	£50
32	Brighton and Hove	South East	£825	£775	£50
33	Croydon	London	£850	£800	£50
34	Bromley	London	£850	£800	£50

Sources: [1] VOA Private Rental Market Statistics, 12 months from October 2010 to September 2011. Average sample size = 615 2 bed rents, sample sizes below 100 not reported.[2] LHA rates April 2011 <https://lha-direct.voa.gov.uk/search.aspx>

Figure 5: Local authorities with the largest shortfalls between maximum Local Housing Allowance and 25th percentile rent, two bedroom homes, top three in each region (excluding London).

Rank within region (national rank)	Region / Local Authority	25th% rent per month, two bedroom homes, October 2010 - September 2011 [1]	Maximum Local Housing Allowance April 2011 (per month) [2]	Shortfall per month (-)
North East				
1 (69)	Stockton-on-Tees	£450	£425	£25
2 (81)	Sunderland	£450	£433	£17
3 (88)	Newcastle upon Tyne	£460	£450	£10
North West				
1 (16)	Ribble Valley	£475	£390	£85
2 (37)	Trafford	£570	£525	£45
3 (45)	Eden	£450	£410	£40
Yorkshire & Humber				
1 (27)	York	£575	£525	£50
2 (40)	East Riding of Yorkshire	£412	£368	£44
3 (48)	Craven	£460	£425	£35
East Midlands				
1 (39)	Rushcliffe	£495	£450	£45
2 (44)	South Northamptonshire	£550	£510	£40
3 (68)	Lincoln	£450	£425	£25
West Midlands				
1 (23)	Bromsgrove	£550	£485	£65
2 (47)	Newcastle-under-Lyme	£425	£390	£35
3 (58)	Worcester	£550	£525	£25
East of England				
1 (4)	Cambridge	£775	£575	£200
2 (9)	Epping Forest	£795	£675	£120
3 (13)	East Hertfordshire	£725	£625	£100
South East				
1 (8)	Windsor and Maidenhead	£900	£775	£125
2 (14)	Epsom and Ewell	£895	£800	£95
3 (15)	Mole Valley	£840	£750	£90
South West				
1 (36)	Exeter	£628	£580	£48
2 (57)	Stroud	£525	£500	£25
3 (59)	East Devon	£550	£525	£25

Sources: [1] VOA Private Rental Market Statistics, 12 months from October 2010 to September 2011. Average sample size = 615 2 bed rents, sample sizes below 100 not reported.[2] LHA rates April 2011 <https://lha-direct.voa.gov.uk/search.aspx>

Affordability and urban rural classification

Figure 6, below, shows that 55% of local authorities which were largely unaffordable for small families claiming LHA, were classified as urban areas, compared to a national average of 46%. This is only a small difference and, as the previous tables show, many rural areas feature in the largely unaffordable group.

Figure 6: Affordability of two bedroom homes for small families claiming LHA, by urban and rural classification

Group	Total	% of local authorities classified urban	% of local authorities classified rural
Largely unaffordable	109	55%	45%
Borderline unaffordable	90	56%	44%
Largely affordable	123	46%	54%
All local authorities with data	322	52%	48%
Sources: VOA Private Rental Market Statistics, 12 months from October 2010 to September 2011. Average sample size = 615 2 bed rents, sample sizes below 100 not reported; LHA rates April 2011 https://lha-direct.voa.gov.uk/search.aspx ; Urban and rural classifications from DEFRA http://www.defra.gov.uk/statistics/rural/what-is-rural/rural-urban-classification/			

Advice needs: Largely unaffordable areas with high proportions of privately renting claimants

Local authorities that have both high proportions of their population that are private renters claiming housing benefit²⁶, and a 25th percentile rent that is not covered by maximum LHA, are likely to experience the greatest need for housing and financial advice, as a result of the changes to LHA.

The table below, shows largely unaffordable areas, ranked by those with the highest proportions of private renting claimants by population and therefore most likely to experience the greatest need for housing and financial advice. These local authorities tend to be in major cities, such as London, Manchester and Liverpool, or coastal towns such as Brighton, Plymouth and North Devon.

These results are only a guide, and it must be remembered that many local authorities are covered by more than one Broad Rental Market Area, meaning that different rates of LHA are paid in different parts of the local authority area. Additionally, areas that are not categorised largely unaffordable will nonetheless include many privately renting LHA claimants who will lose as a result of the changes. Any highly targeted initiatives seeking to get advice to people affected by the LHA changes would need to factor in more detailed criteria such as these.

Local Authorities are responsible for communicating the changes to their LHA customers. [Good practice guidance](#) has been produced by DWP, but is not mandatory to follow. Customers should receive notification that the amount of LHA they receive is going to change well in advance of their anniversary date, but the exact amount may not be communicated until much nearer the time. This means receiving good quality advice early can be crucial for claimants. The recently published Summary of Early Findings, by DWP²⁷, showed that when asked how much they knew about the changes to LHA, 87% of claimants said 'Not very much' or 'nothing at all'.

Detailed information for [people needing advice](#) and [advisors](#) on the changes to Housing Benefit is available on the Shelter and NHAS websites.

²⁶ Local level figures for LHA claimants only are not available, but the vast majority of private renters claiming HB are now on the LHA system

²⁷ [Monitoring the impact of the changes to the Local Housing Allowance system of housing benefit: Summary of early findings](#), DWP, June 2012

Figure 7: Local authorities that were largely unaffordable for small families claiming Local Housing Allowance, top 25 ranked by proportion of all households who are private renting and claiming housing benefit.

Local authority	Region	Shortfall between maximum LHA and 25 th percentile rent, per month [1]	Households private renting and claiming housing benefit as a proportion (%) of all households [2]	Number of Households private renting and claiming housing benefit [3]
Brent	London	£150	6.5%	16,580
Haringey	London	£79	6.4%	14,350
Brighton and Hove	South East	£50	5.3%	13,740
Croydon	London	£50	4.9%	16,940
Liverpool	North West	£25	4.7%	20,950
Barnet	London	£48	4.2%	14,750
Harrow	London	£25	4.0%	9,190
North Devon	South West	£5	3.8%	3,480
Redbridge	London	£25	3.7%	10,010
Plymouth UA	South West	£10	3.7%	9,510
Wyre	North West	£3	3.6%	4,040
Westminster	London	£618	3.4%	8,660
Manchester	North West	£4	3.4%	16,800
North Somerset	South West	£10	3.3%	7,020
Blackburn with Dar.	North West	£5	3.3%	4,600
Lincoln	East Mids	£25	3.3%	2,940
Bristol	South West	£25	3.2%	14,060
Lambeth	London	£101	3.1%	8,860
Castle Point	East	£50	3.1%	2,730
Hounslow	London	£25	3.0%	7,220
Stockton-on-Tees	North East	£25	3.0%	5,760
Rother	South East	£50	3.0%	2,680
Milton Keynes	South East	£22	3.0%	7,150
Sunderland	North East	£17	2.8%	7,970
Hamm. and Fulham	London	£173	2.7%	4,580

Sources: [1] VOA Private Rental Market Statistics, 12 months from October 2010 to September 2011. Average sample size = 615 2 bed rents, sample sizes below 100 not reported in combination with LHA rates April 2011 <https://lha-direct.voa.gov.uk/search.aspx>. [2] DWP monthly benefit statistics, Table 3: Housing Benefit recipients by Region and Local Authority and CLG population estimates, as at 2010. [3] DWP monthly benefit statistics, Table 3: Housing Benefit recipients by Region and Local Authority

Annex tables

Key to sources for annex tables:

[1] VOA Private Rental Market Statistics, 12 months from October 2010 to September 2011.

[2] LHA rates April 2011 <https://lha-direct.voa.gov.uk/search.aspx>

[3] DWP monthly benefit statistics, Table 3: Housing Benefit recipients by Region and Local Authority. As at September 2011. Note this is all private renting HB claims, LHA claims constitute approx 83% of these.

[4] Calculated using [3] in combination with ONS/ CLG population estimates by local authority, as at 2010.

[5] Estimated for Shelter by CCHPR, October 2010, unpublished. These figures are likely to slightly overestimate the proportion due to differences in the recording of multi-person shared households between the DWP and DCLG datasets.

The tables are sorted alphabetically, within regions.

Region/ local authority	25th% rent per month, October 2010 - September 2011: 2 bedroom homes [1]	Maximum rate of LHA per month: 2 bedroom homes [2]	Shortfall between maximum LHA rate and 25th% rent: 2 bedroom homes negative figures mean a shortfall [1&2]	Number of private renting housing benefit claimants [3]	Private renting housing benefit claimants as a % of all households [4]	Private renting Housing Benefit claimants as a % of all privately renting households (estimated) [5]
North East						
County Durham	£380	£380	£0	14,300	2.8%	48%
Darlington	£385	£390	£5	4,170	4.1%	47%
Gateshead	£425	£450	£25	4,690	2.4%	39%
Hartlepool	£390	£425	£35	3,770	4.1%	56%
Middlesbrough	£425	£425	£0	5,890	4.1%	57%
Newcastle	£460	£450	-£10	6,430	2.2%	19%
North Tyneside	£425	£450	£25	4,760	2.4%	33%
Northumberland	£375	£375	£0	7,310	2.3%	28%
Redcar & C'land	£425	£425	£0	4,260	3.1%	46%
South Tyneside	£400	£450	£50	3,650	2.4%	41%
Stockton-on-Tees	£450	£425	-£25	5,760	3.0%	53%
Sunderland	£450	£433	-£17	7,970	2.8%	50%

The affordability of private renting – small families claiming local housing allowance

Region/ local authority	25th% rent per month, October 2010 - September 2011: 2 bedroom homes [1]	Maximum rate of LHA per month: 2 bedroom homes [2]	Difference between maximum LHA rate and 25th% rent: 2 bedroom homes negative figures mean a shortfall [1&2]	Number of private renting Housing Benefit claimants [3]	Private renting housing benefit claimants as a % of all households [4]	Private renting Housing Benefit claimants as a % of all privately renting households (estimated) [5]
North West						
Allerdale	£395	£395	£0	1,460	1.6%	40%
Barrow-in-Furness	£375	£380	£5	2,640	3.7%	45%
Blackburn w. Dar	£395	£390	-£5	4,600	3.3%	40%
Blackpool	£475	£495	£20	14,310	10.2%	58%
Bolton	£395	£419	£24	7,130	2.7%	48%
Burnley	£368	£368	£0	4,540	5.3%	54%
Bury	£450	£419	-£31	4,680	2.5%	39%
Carlisle	£400	£410	£10	2,030	1.9%	23%
Cheshire East	£495	£525	£30	6,170	1.7%	27%
C'shre W & Chester	£500	£500	£0	6,570	2.0%	33%
Chorley	£450	£475	£25	1,810	1.7%	39%
Copeland	£380	£395	£15	1,070	1.5%	25%
Eden	£450	£410	-£40	720	1.4%	13%
Fylde	£495	£495	£0	2,770	3.6%	33%
Halton	£450	£450	£0	3,090	2.6%	61%
Hyndburn	£370	£390	£20	3,850	4.7%	60%
Knowsley	£450	£450	£0	4,560	3.1%	89%
Lancaster	£495	£495	£0	5,270	3.7%	29%
Liverpool	£475	£450	-£25	20,950	4.7%	44%
Manchester	£499	£495	-£4	16,800	3.4%	25%
Oldham	£425	£425	£0	6,140	2.8%	47%
Pendle	£368	£368	£0	3,780	4.2%	50%
Preston	£460	£475	£15	3,280	2.4%	28%
Ribble Valley	£475	£390	-£85	810	1.4%	18%
Rochdale	£425	£425	£0	6,430	3.1%	54%
Rossendale	£375	£390	£15	1,880	2.8%	38%
Salford	£450	£495	£45	7,400	3.2%	32%
Sefton	£485	£500	£15	9,470	3.5%	58%
South Lakeland	£500	£525	£25	1,660	1.6%	17%
South Ribble	£495	£475	-£20	1,550	1.4%	39%
St. Helens	£425	£425	£0	4,170	2.4%	73%
Stockport	£500	£525	£25	5,770	2.0%	31%
Tameside	£445	£450	£5	6,060	2.8%	43%
Trafford	£570	£525	-£45	3,820	1.8%	20%
Warrington	£450	£450	£0	3,570	1.8%	41%
West Lancashire	£495	£500	£5	2,220	2.0%	41%
Wigan	£400	£400	£0	7,410	2.4%	49%
Wirral	£425	£450	£25	13,970	4.5%	65%
Wyre	£498	£495	-£3	4,040	3.6%	47%

Region/ local authority	25th% rent per month, October 2010 - September 2011: 2 bedroom homes [1]	Maximum rate of LHA per month: 2 bedroom homes [2]	Difference between maximum LHA rate and 25th% rent: 2 bedroom homes negative figures mean a shortfall [1&2]	Number of private renting Housing Benefit claimants [3]	Private renting housing benefit claimants as a % of all households [4]	Private renting Housing Benefit claimants as a % of all privately renting households (estimated) [5]
Yorkshire and Humber						
Barnsley	£368	£375	£7	6,490	2.9%	39%
Bradford	£400	£425	£25	17,680	3.4%	46%
Calderdale	£425	£425	£0	6,430	3.2%	45%
Craven	£460	£425	-£35	1,030	1.9%	28%
Doncaster	£395	£400	£5	9,470	3.3%	49%
East Riding Yorks	£412	£368	-£44	8,340	2.5%	43%
Hambleton	£475	£475	£0	1,220	1.4%	20%
Harrogate	£575	£575	£0	3,140	2.0%	27%
Kingston upon Hull	£350	£368	£18	9,590	3.6%	50%
Kirklees	£399	£400	£1	11,530	2.8%	35%
Leeds	£500	£495	-£5	19,330	2.4%	28%
N E Lincolnshire	£390	£390	£0	7,600	4.8%	73%
North Lincolnshire	£385	£390	£5	4,120	2.6%	49%
Richmondshire	£450	£475	£25	830	1.6%	11%
Rotherham	£400	£395	-£5	5,800	2.3%	34%
Ryedale	£450	£425	-£25	850	1.6%	21%
Scarborough	£425	£425	£0	4,890	4.5%	52%
Selby	£450	£525	£75	1,330	1.6%	41%
Sheffield	£450	£450	£0	9,420	1.7%	17%
Wakefield	£450	£450	£0	6,710	2.1%	40%
York	£575	£525	-£50	2,920	1.4%	23%

Region/ local authority	25th% rent per month, October 2010 - September 2011: 2 bedroom homes [1]	Maximum rate of LHA per month: 2 bedroom homes [2]	Difference between maximum LHA rate and 25th% rent: 2 bedroom homes negative figures mean a shortfall [1&2]	Number of private renting Housing Benefit claimants [3]	Private renting housing benefit claimants as a % of all households [4]	Private renting Housing Benefit claimants as a % of all privately renting households (estimated) [5]
East Midlands						
Amber Valley	£425	£435	£10	2,550	2.1%	38%
Ashfield	£385	£395	£10	3,010	2.6%	50%
Bassetlaw	£395	£395	£0	2,500	2.2%	38%
Blaby	£495	£475	-£20	1,240	1.3%	43%
Bolsover	£395	£395	£0	2,190	2.9%	50%
Boston	£450	£450	£0	1,440	2.4%	34%
Broxtowe	£450	£450	£0	2,180	1.9%	26%
Charnwood	£450	£475	£25	2,200	1.3%	22%
Chesterfield	£425	£425	£0	2,600	2.6%	50%
Corby	£425	£450	£25	1,670	3.0%	82%
Daventry	£495	£510	£15	910	1.2%	25%
Derby	£435	£435	£0	6,410	2.6%	43%
Derbyshire Dales	£475	£475	£0	1,010	1.4%	20%
East Lindsey	£390	£390	£0	5,730	4.0%	40%
East Northants	£450	£450	£0	1,260	1.5%	31%
Erewash	£420	£435	£15	2,880	2.6%	44%
Gedling	£450	£450	£0	2,640	2.3%	43%
Harborough	£495	£475	-£20	990	1.2%	27%
High Peak	£450	£475	£25	2,290	2.5%	44%
Hinckley & Bosworth	£450	£475	£25	1,650	1.6%	38%
Kettering	£450	£450	£0	2,140	2.4%	43%
Leicester	£475	£475	£0	10,570	3.4%	36%
Lincoln	£450	£425	-£25	2,940	3.3%	35%
Mansfield	£395	£395	£0	2,840	2.9%	47%
Melton	£425	£475	£50	750	1.5%	21%
Newark & Shwood	£425	£420	-£5	2,030	1.8%	35%
N E Derbyshire	£400	£425	£25	1,150	1.2%	35%
North Kesteven	£443	£425	-£18	1,840	1.7%	24%
N W Leics	£450	£475	£25	1,400	1.5%	34%
Northampton	£503	£510	£7	5,430	2.6%	42%
Nottingham	£450	£450	£0	10,190	3.3%	27%
Oadby & Wigston	N/A	£475	N/A	920	1.6%	46%
Rushcliffe	£495	£450	-£45	1,440	1.3%	18%
Rutland	N/A	£475	N/A	400	1.0%	14%
South Derbyshire	£450	£445	-£5	1,860	2.0%	45%
South Holland	£450	£450	£0	1,700	2.0%	41%
South Kesteven	£425	£420	-£5	2,780	2.1%	29%
South Northants	£550	£510	-£40	710	0.8%	17%
Wellingborough	£425	£450	£25	1,380	1.8%	42%
West Lindsey	£350	£425	£75	2,440	2.7%	36%

The affordability of private renting – small families claiming local housing allowance

Region/ local authority	25th% rent per month, October 2010 - September 2011: 2 bedroom homes [1]	Maximum rate of LHA per month: 2 bedroom homes [2]	Difference between maximum LHA rate and 25th% rent: 2 bedroom homes negative figures mean a shortfall [1&2]	Number of private renting Housing Benefit claimants [3]	Private renting housing benefit claimants as a % of all households [4]	Private renting Housing Benefit claimants as a % of all privately renting households (estimated) [5]
West Midlands						
Birmingham	£495	£500	£5	34,490	3.3%	49%
Bromsgrove	£550	£485	-£65	920	1.0%	31%
Cannock Chase	£450	£494	£44	2,160	2.3%	59%
Coventry	£450	£450	£0	11,050	3.5%	47%
Dudley	£450	£450	£0	6,050	2.0%	58%
East Staffordshire	£425	£445	£20	2,710	2.5%	44%
Herefordshire	£495	£495	£0	3,780	2.1%	27%
Lichfield	£495	£494	-£1	1,100	1.1%	26%
Malvern Hills	£495	£525	£30	1,120	1.5%	24%
Newcastle-u-Lyme	£425	£390	-£35	1,800	1.4%	34%
North Warwicks	£495	£494	-£1	1,150	1.9%	36%
N'eaton & Bedwth	£425	£450	£25	3,300	2.7%	60%
Redditch	£510	£485	-£25	1,280	1.6%	50%
Rugby	£470	£475	£5	1,780	1.9%	34%
Sandwell	£450	£450	£0	7,920	2.7%	62%
Shropshire	£450	£475	£25	5,580	1.9%	22%
Solihull	£595	£595	£0	3,400	1.6%	49%
South Staffs	£475	£450	-£25	1,120	1.1%	31%
Stafford	£475	£494	£19	1,630	1.3%	23%
Staffs Moorlands	£399	£390	-£9	1,340	1.4%	31%
Stoke-on-Trent	£375	£390	£15	8,070	3.4%	54%
Stratford-on-Avon	£585	£595	£10	1,840	1.5%	25%
Tamworth	£500	£494	-£6	1,340	1.8%	56%
Telford & Wrekin	£475	£475	£0	5,200	3.2%	53%
Walsall	£432	£450	£18	6,590	2.6%	61%
Warwick	£595	£595	£0	2,000	1.4%	21%
Wolverhampton	£450	£450	£0	7,410	3.1%	55%
Worcester	£550	£525	-£25	2,270	2.4%	35%
Wychavon	£525	£525	£0	1,460	1.2%	25%
Wyre Forest	£460	£485	£25	2,680	2.7%	54%

The affordability of private renting – small families claiming local housing allowance

Region/ local authority	25th% rent per month, October 2010 - September 2011: 2 bedroom homes [1]	Maximum rate of LHA per month: 2 bedroom homes [2]	Difference between maximum LHA rate and 25th% rent: 2 bedroom homes negative figures mean a shortfall [1&2]	Number of private renting Housing Benefit claimants [3]	Private renting housing benefit claimants as a % of all households [4]	Private renting Housing Benefit claimants as a % of all privately renting households (estimated) [5]
East of England						
Babergh	£500	£475	£25	1,380	1.6%	29%
Basildon	£675	£650	£25	3,430	2.0%	51%
Bedford	£525	£545	£20	3,490	2.2%	30%
Braintree	£550	£625	£75	2,520	1.8%	37%
Breckland	£450	£485	£35	2,660	2.0%	30%
Brentwood	£725	£650	£75	880	1.2%	23%
Broadland	£500	£485	£15	1,590	1.3%	26%
Broxbourne	£750	£750	£0	2,000	2.2%	54%
Cambridge	£775	£575	£200	1,260	1.0%	8%
Castle Point	£650	£600	£50	2,730	3.1%	87%
Central Beds	£550	£545	£5	3,490	1.4%	29%
Chelmsford	£650	£625	£25	2,330	1.4%	30%
Colchester	£565	£550	£15	4,210	2.3%	36%
Dacorum	£700	£795	£95	1,930	1.4%	33%
East Cambs	£525	£575	£50	1,030	1.2%	20%
East Herts	£725	£625	£100	1,490	1.1%	19%
Epping Forest	£795	£675	£120	1,940	1.6%	32%
Fenland	£450	£475	£25	2,760	3.0%	51%
Forest Heath	£525	£500	£25	1,190	1.9%	17%
Great Yarmouth	£445	£450	£5	4,580	4.7%	66%
Harlow	£675	£675	£0	1,660	2.0%	52%
Hertsmere	£775	£795	£20	1,540	1.5%	34%
Huntingdonshire	£525	£525	£0	2,080	1.2%	20%
Ipswich	£450	£475	£25	4,190	3.3%	46%
King's Lynn & West Norfolk	£475	£475	£0	3,400	2.4%	28%
Luton	£575	£595	£20	7,010	3.5%	43%
Maldon	£625	£625	£0	1,100	1.7%	41%
Mid Suffolk	£475	£475	£0	1,200	1.3%	22%
North Herts	£600	£625	£25	1,540	1.2%	20%
North Norfolk	£465	£485	£20	2,390	2.4%	27%
Norwich	£495	£485	£10	3,110	2.2%	24%
Peterborough	£475	£475	£0	5,550	3.2%	49%
Rochford	£675	£600	£75	1,420	1.7%	51%
South Cambs	£650	£575	£75	1,180	0.8%	15%
South Norfolk	£450	£485	£35	1,790	1.5%	28%
S'end-on-Sea	£595	£600	£5	10,170	6.2%	55%
St Albans	£800	£795	£5	1,410	1.0%	17%
St Edmundsbury	£538	£500	£38	1,510	1.4%	21%
Stevenage	£675	£625	£50	1,350	1.7%	56%
Suffolk Coastal	£450	£475	£25	2,230	1.8%	24%
Tendring	£525	£550	£25	7,480	5.0%	71%
Three Rivers	£850	£795	£55	1,100	1.2%	31%
Thurrock	£650	£650	£0	4,200	2.6%	52%
Uttlesford	£650	£675	£25	910	1.2%	19%
Watford	£800	£795	£5	2,230	2.6%	38%
Waveney	£440	£450	£10	4,370	3.7%	47%
Welwyn Hatfield	£730	£750	£20	930	0.8%	18%

The affordability of private renting – small families claiming local housing allowance

Region/ local authority	25th% rent per month, October 2010 - September 2011: 2 bedroom homes [1]	Maximum rate of LHA per month: 2 bedroom homes [2]	Difference between maximum LHA rate and 25th% rent: 2 bedroom homes negative figures mean a shortfall [1&2]	Number of private renting Housing Benefit claimants [3]	Private renting housing benefit claimants as a % of all households [4]	Private renting Housing Benefit claimants as a % of all privately renting households (estimated) [5]
London						
Barking & Dag	£795	£800	£5	6,930	3.9%	85%
Barnet	£1,018	£970	-£48	14,750	4.2%	36%
Bexley	£750	£800	£50	5,090	2.2%	42%
Brent	£1,050	£900	-£150	16,580	6.5%	40%
Bromley	£850	£800	-£50	5,760	1.8%	27%
Camden	£1,582	£1,257	-£325	4,970	2.1%	14%
Croydon	£850	£800	-£50	16,940	4.9%	47%
Ealing	£1,000	£1,213	£213	13,280	4.2%	30%
Enfield	£950	£970	£20	17,190	5.8%	75%
Greenwich	£800	£800	£0	5,760	2.5%	31%
Hackney	£1,170	£1,213	£43	10,310	4.7%	41%
Hamm & Fulham	£1,387	£1,213	-£173	4,580	2.7%	17%
Haringey	£1,049	£970	-£79	14,350	6.4%	37%
Harrow	£925	£900	-£25	9,190	4.0%	48%
Havering	£750	£800	£50	4,690	2.0%	45%
Hillingdon	£875	£875	£0	8,070	3.0%	41%
Hounslow	£900	£875	-£25	7,220	3.0%	29%
Islington	£1,408	£1,257	-£152	4,070	2.1%	15%
Ken. and Chelsea	£2,167	£1,257	-£910	4,060	2.4%	12%
Kingston	£995	£1,000	£5	3,770	2.2%	19%
Lambeth	£1,096	£995	-£101	8,860	3.1%	21%
Lewisham	£875	£995	£120	11,340	4.3%	42%
Merton	£950	£1,000	£50	7,870	3.8%	22%
Newham	£867	£867	£0	14,430	6.0%	53%
Redbridge	£825	£800	-£25	10,010	3.7%	44%
Richmond	£1,100	£1,000	-£100	2,970	1.6%	12%
Southwark	£1,100	£995	-£105	5,390	1.9%	20%
Sutton	£800	£800	£0	4,640	2.4%	32%
Tower Hamlets	£1,257	£1,213	-£43	5,630	2.4%	21%
Waltham Forest	£850	£867	£17	10,780	4.7%	38%
Wandsworth	£1,170	£1,213	£43	8,340	2.9%	16%
Westminster	£1,875	£1,257	-£618	8,660	3.4%	15%

The affordability of private renting – small families claiming local housing allowance

Region/ local authority	25th% rent per month, October 2010 - September 2011: 2 bedroom homes [1]	Maximum rate of LHA per month: 2 bedroom homes [2]	Difference between maximum LHA rate and 25th% rent: 2 bedroom homes negative figures mean a shortfall [1&2]	Number of private renting Housing Benefit claimants [3]	Private renting housing benefit claimants as a % of all households [4]	Private renting Housing Benefit claimants as a % of all privately renting households (estimated) [5]
South East						
Adur	£650	£650	£0	1,530	2.5%	61%
Arun	£625	£650	£25	5,360	3.6%	48%
Ashford	£600	£595	-£5	2,420	2.1%	39%
Aylesbury Vale	£625	£625	£0	2,200	1.3%	25%
Basingstoke & Dn	£700	£695	-£5	1,800	1.1%	23%
Bracknell Forest	£750	£750	£0	1,580	1.4%	27%
Brighton and Hove	£825	£775	-£50	13,740	5.3%	33%
Canterbury	£625	£650	£25	3,820	2.5%	29%
Cherwell	£645	£625	-£20	2,680	1.9%	29%
Chichester	£693	£685	-£8	2,070	1.8%	23%
Chiltern	£775	£725	-£50	900	1.0%	23%
Crawley	£750	£750	£0	2,560	2.4%	51%
Dartford	£640	£600	-£40	1,870	2.0%	35%
Dover	£500	£505	£5	3,950	3.7%	47%
East Hampshire	£650	£695	£45	1,170	1.0%	19%
Eastbourne	£650	£650	£0	5,210	5.4%	50%
Eastleigh	£650	£650	£0	1,770	1.4%	38%
Elmbridge	£875	£850	-£25	1,960	1.5%	22%
Epsom and Ewell	£895	£800	-£95	1,300	1.7%	30%
Fareham	£625	£595	-£30	1,310	1.2%	33%
Gosport	£575	£595	£20	2,010	2.5%	40%
Gravesham	£575	£600	£25	2,730	2.7%	46%
Guildford	£890	£850	-£40	1,810	1.3%	16%
Hart	£750	£695	-£55	840	0.9%	17%
Hastings	£475	£500	£25	6,640	7.6%	56%
Havant	£624	£595	-£29	2,350	2.0%	52%
Horsham	£695	£750	£55	1,670	1.3%	27%
Isle of Wight	£520	£525	£5	5,870	4.2%	51%
Lewes	£695	£775	£80	2,880	3.0%	49%
Maidstone	£625	£650	£25	3,040	2.0%	40%
Medway	£550	£550	£0	9,860	3.8%	56%
Mid Sussex	£750	£750	£0	1,890	1.4%	28%
Milton Keynes	£625	£603	-£22	7,150	3.0%	60%
Mole Valley	£840	£750	-£90	1,050	1.2%	23%
New Forest	£650	£650	£0	3,070	1.7%	35%
Oxford	£850	£775	-£75	3,550	2.3%	19%
Portsmouth	£595	£595	£0	7,720	3.7%	38%
Reading	£750	£750	£0	5,830	3.8%	33%
R'gate & Banstead	£775	£750	-£25	1,910	1.4%	26%

The affordability of private renting – small families claiming local housing allowance

Region/ local authority	25th% rent per month, October 2010 - September 2011: 2 bedroom homes [1]	Maximum rate of LHA per month: 2 bedroom homes [2]	Difference between maximum LHA rate and 25th% rent: 2 bedroom homes negative figures mean a shortfall [1&2]	Number of private renting Housing Benefit claimants [3]	Private renting housing benefit claimants as a % of all households [4]	Private renting Housing Benefit claimants as a % of all privately renting households (estimated) [5]
South East (cont.)						
Rother	£550	£500	£50	2,680	3.0%	46%
Runnymede	£850	£850	£0	1,220	1.4%	24%
Rushmoor	£700	£725	£25	2,390	2.6%	26%
Sevenoaks	£770	£745	£25	1,220	1.1%	25%
Shepway	£495	£505	£10	5,080	5.0%	51%
Slough	£750	£775	£25	4,730	3.6%	53%
South Bucks	£800	£775	£25	670	1.0%	20%
South Oxfordshire	£725	£775	£50	1,600	1.2%	17%
Southampton	£650	£650	£0	7,390	3.1%	27%
Spelthorne	£850	£850	£0	1,580	1.7%	29%
Surrey Heath	£795	£725	£70	880	1.0%	15%
Swale	£550	£550	£0	4,440	3.3%	56%
Tandridge	£800	£750	£50	1,280	1.5%	31%
Test Valley	£650	£695	£45	1,400	1.2%	20%
Thanet	£470	£475	£5	9,030	6.8%	65%
Tonbridge & Malling	£650	£745	£95	1,460	1.2%	30%
Tunbridge Wells	£750	£745	£5	1,830	1.7%	23%
Vale White Horse	£695	£775	£80	1,290	1.1%	15%
Waverley	£795	£850	£55	1,360	1.1%	20%
Wealden	£650	£650	£0	2,890	2.0%	44%
West Berkshire	£650	£650	£0	2,170	1.4%	24%
West Oxfordshire	£675	£775	£100	1,410	1.4%	18%
Winchester	£725	£750	£25	1,260	1.1%	16%
Windsor & Mearns	£900	£775	£125	1,600	1.1%	15%
Woking	£850	£850	£0	1,520	1.6%	22%
Wokingham	£795	£750	£45	1,590	1.0%	20%
Worthing	£650	£650	£0	3,590	3.5%	42%
Wycombe	£725	£725	£0	2,470	1.5%	24%

The affordability of private renting – small families claiming local housing allowance

Region/ local authority	25th% rent per month, October 2010 - September 2011: 2 bedroom homes [1]	Maximum rate of LHA per month: 2 bedroom homes [2]	Difference between maximum LHA rate and 25th% rent: 2 bedroom homes , negative figures mean a shortfall [1&2]	Number of private renting Housing Benefit claimants [3]	Private renting housing benefit claimants as a % of all households [4]	Private renting Housing Benefit claimants as a % of all privately renting households (estimated) [5]
South West						
Bath & N E Soms	£650	£675	£25	3,180	1.8%	21%
Bournemouth	£650	£650	£0	10,940	6.5%	48%
Bristol	£625	£600	-£25	14,060	3.2%	35%
Cheltenham	£600	£595	-£5	2,610	2.3%	26%
Christchurch	£650	£650	£0	1,210	2.6%	57%
Cornwall	£525	£550	£25	19,820	3.7%	39%
Cotswold	£613	£595	-£18	1,240	1.5%	19%
East Devon	£550	£525	-£25	3,310	2.5%	34%
East Dorset	£650	£650	£0	1,470	1.7%	40%
Exeter	£628	£580	-£48	3,130	2.6%	28%
Forest of Dean	£495	£500	£5	1,710	2.1%	45%
Gloucester	£500	£500	£0	4,020	3.4%	53%
Isles of Scilly	N/A	£550	N/A	N/A	N/A	N/A
Mendip	£525	£525	£0	2,600	2.4%	34%
Mid Devon	£500	£525	£25	1,810	2.4%	27%
North Devon	£500	£495	-£5	3,480	3.8%	44%
North Dorset	£530	£575	£45	970	1.5%	20%
North Somerset	£535	£525	-£10	7,020	3.3%	52%
Plymouth	£510	£500	-£10	9,510	3.7%	39%
Poole	£650	£650	£0	4,480	3.2%	54%
Purbeck	£600	£650	£50	1,100	2.4%	28%
Sedgemoor	£475	£525	£50	3,570	3.2%	23%
South Glouc.	£595	£600	£5	4,350	1.6%	38%
South Hams	£525	£525	£0	1,890	2.3%	30%
South Somerset	£500	£525	£25	3,090	1.9%	29%
Stroud	£525	£500	-£25	1,990	1.8%	39%
Swindon	£525	£525	£0	4,720	2.3%	46%
Taunton Deane	£535	£525	-£10	2,480	2.3%	32%
Teignbridge	£525	£525	£0	4,000	3.1%	40%
Tewkesbury	£525	£595	£70	1,300	1.6%	32%
Torbay	£520	£525	£5	9,630	7.2%	58%
Torridge	£475	£495	£20	2,470	3.8%	44%
West Devon	£495	£580	£85	1,400	2.6%	30%
West Dorset	£565	£575	£10	1,820	1.9%	27%
West Somerset	£525	£525	£0	1,170	3.3%	38%
W'mouth & p'land	£575	£575	£0	2,960	4.7%	57%
Wiltshire	£550	£525	-£25	7,170	1.6%	21%

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