

Rising Rents: Failure of the LHA in Oxford



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Cara Exall and Caitlin Knights

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Executive Summary

Local Housing Allowance (LHA) rates set the maximum amount of financial support people on low incomes can receive to assist with paying rent in the private rented sector.

In the 2015 Summer Budget, the Government announced a freeze Local Housing Allowances for 4 years, ending March 2020. Current guidance states LHA rates cover the cheapest 30% of rents in a broad rental market area (BRMA, or remain at the previous year's rates if these are lower.

Recent estimations from the Valuation Office Agency (June 2019) indicate that the current **Oxford LHA rates do not cover the cheapest quarter of rents in Oxford**. We analysed all available rental listings on the Rightmove website for Oxford and found that the Oxford City Council LHA rates would not cover even the cheapest quarter of rents in Oxford. Taking our data to reflect the prices tenants face throughout the year, our findings show **almost all available rentals in Oxford are unaffordable** for someone reliant on LHA.

Thus we recommend:

1. An end to the national freeze on Local Housing Allowance (LHA) rates.
2. LHA rates to rise by at least:
 - £214 for 1-bedroom properties to a minimum of £925.
 - £359 for 2-bedroom properties to a minimum of £1195.
 - £400 for 3-bedroom properties to a minimum of £1400.
 - £495 for 4-bedroom properties to a minimum of £1795 (4+ bedrooms).
 - These rates should be maintained at the 30th percentile, thus removing the option for LHA rates to be frozen from the previous year,
3. The Government to conduct a national review on how reducing the LHA to cover only the 30th percentile of local rents has affected tenants' ability to afford accommodation, and whether changes need to be made to the way LHA rates are calculated.



Samira's Story

Samira is currently suffering from depression and anxiety, and left her job due to bullying. She could not afford to resign, but, after the rest of her department had, Samira was asked by her employer to leave work in return for two months extra pay.

Samira is only eligible for shared accommodation and, due to a cap on her LHA, receives £360 per month, even though her rent is £678 per month. Despite Samira's vulnerable situation she is not eligible for more housing benefit, and her only option is to apply for a Discretionary Housing Payment. If this fails, she will continue to struggle to afford her rent.

Introduction

About Us

Citizens Advice is a network of 280 independent charities throughout the United Kingdom that give free, confidential information and advice to assist people with money, legal, consumer and other problems. We help people to live and work, and campaign on big issues when their voices need to be heard. Citizens Advice Oxford covers the city of Oxford, and anyone who lives or works in Oxford can come to us for advice.

About this Report

This report highlights the discrepancy between LHA rate and current private rental sector prices in Oxford. It draws on a range of public domain sources, including independent reviews and government statistics.

We conducted our own market analysis on the cost of rental price in Oxford, and calculated recommended LHA rates for Oxford.

What is the LHA?

Local Housing Allowance (LHA) rates set the maximum amount of financial support people on low incomes can receive to assist with paying rent in the private rented sector. Rates are different depending on the area you are living in and according to the number of bedrooms you are eligible for under the LHA rules.

The rates have been carried over from the previous Housing Benefit system and incorporated into Universal Credit. The amount of housing benefit you receive also depends on your income, pensions, savings (over £6,000) and personal circumstances.

The LHA rate that applies to your household is the maximum amount you can receive to help with rent. However, it may not cover your whole rent and does not cover other costs such as water, gas and electricity bills.

The Westminster Government decides how LHA rates are calculated in England. Currently, LHA rates cover the cheapest 30% of rents in a broad rental market area (BRMA) - "an area in which a person could reasonably be expected to live" (Valuation Office Agency, February

2017) - OR they remain at the previous year's rates if these are lower. There are five LHA rates: a shared accommodation rate, a 1-bed rate, a 2-bed rate, a 3-bed rate and a 4-bed rate (see Appendix 1. for details of who qualifies for which).

Who makes the calculations?

The Valuation Office Agency (VOA) Rent Officers calculate Local Housing Allowance (LHA) rates in England.¹ A Rent Officer calculates standard LHA figures for a broad rental market area and then the local authority uses the appropriate LHA figure to work out the maximum amount of housing benefit payable to an individual before any deductions.

History of the LHA

LHA rates were first put in place in the UK in 2008. The rates were originally calculated to cover local rents at up to 50 per cent of the private rented market, and a household size of up to five-bedrooms. This included having a lower rate for people under 25 with no dependents, called the Shared Accommodation Rate.

In 2011, the Coalition government reduced LHA rates to cover local rents only up to 30 per cent of the market and a household size of up to four-bedrooms. This meant that people receiving LHA could afford just under a third of the cheapest rents in the area. At the same time, national caps were introduced so that in areas of very high rental prices, such as London, the rates could not go above a certain limit, even if this resulted in less than 30 per cent of the market being covered by the rates. In the same set of reforms, the Shared Accommodation Rate was extended to include single people up to the age of 35 rather than 25.

In the June 2010 Budget, it was announced that from April 2013, increases in LHA rates would be restricted to increases in the Consumer Price Index (CPI). This meant that **from April 2013, LHA rates started to become detached from local private rents.**

¹ They rely on information from landlords, letting agents and tenants to provide details of rent levels being paid in the private rented sector (PRS).

In the Autumn Statement 2012, the Government announced that in 2014/15 and 2015/16, LHA rates would be updated by 1 per cent rather than by CPI. In addition, the Government announced that 30% of the savings realised by this measure would be used to increase LHA rates by more than 1 per cent in some areas.

This 'Targeted Affordability Funding' (TAF) was intended to decrease some of the largest gaps between LHA rates and real local market rents. In Oxford, TAF was introduced for shared properties at the beginning of the 2018 financial year and 1-bed properties at the beginning of the 2019 financial year.

In the 2015 Summer Budget, the Conservative government announced the decision to **freeze Local Housing Allowances for 4 years**. The reason given was to "ensure that it always pays to work, and that earnings growth overtakes the growth in benefits" (Gov.uk, July 2015). LHA rates have thus been frozen at the April 2015 rate or set to cover the cheapest 30% of market rents if that is lower².

This freeze is set to end in March 2020; now is therefore an important time to review its effects over the last 5 years and influence policy decisions for the future.

² TAF still applies

Private Rental Sector Context

Overview

Nationally, rising rents and the unaffordability of buying property has increasingly resulted in housing taking up a higher proportion of renters' incomes, particularly for the poorest fifth of the working-age population (Joseph Rowntree Foundation). We find:

- Across most of the country, the gap between rent and Local Housing Allowance has more than doubled since 2016 (BBC, 2019).
- It is significantly more expensive to rent in London and the South East than other parts of the country.
- In the South East, Citizens Advice sees a disproportionate number of housing issues in private sector rental properties and threatened homelessness.
- Oxford is one of the least affordable cities in England for homebuyers, and monthly rents are some of the highest in the South East.
- Citizens Advice Oxford sees an above average percentage of private sector rental properties issues within housing issues, compared to both the national and regional level.

National context

Across the UK there is a significant lack of decent, affordable housing for those on low incomes. Crisis (2019, p.12) reports that the supply of affordable housing falls short in England, Scotland and Wales, although the scale of the problem varies due to differing housing policies and market conditions.

For people on low incomes, the undersupply of affordable homes has meant that they are increasingly reliant on the private rental sector. This is in line with trends in all three nations that show the private rental sector has grown substantially. In England, the private rental sector has doubled in size to 4.5 million households since 2002 (Ministry of Housing, Communities & Local Government, 2019, p.6).

Housing is increasingly taking up a higher proportion of renters' incomes, with **working age private renters spending more than 1/3rd of their income on housing** (Downie et al., 2018, p.281).

More, the Joseph Rowntree Foundation finds the proportion of people in the poorest fifth of the working-age population of the UK, who spend more than a third of their income (including Housing Benefit) on housing costs, has risen from 39% in 1994-95 to 47% in 2015/16. The proportion has been consistently lowest in Northern Ireland and highest in England.

Despite the increasing cost to tenants of homes in the private rental sector, these homes are also more likely to be of poorer quality than homes in other tenures. In 2017, **a fifth of dwellings failed to meet the Decent Homes Standard**, this was highest in the private rental sector where 25% of homes are non-decent (Ministry of Housing, Communities & Local Government, p.29). The poorest conditions tend to be concentrated at the lower-cost end of the private rental sector, leaving people on low incomes and those dependent on Local Housing Allowance most at risk.

As a result of the reductions in LHA rates and the ongoing freeze, the gap between rent and Local Housing Allowance has more than doubled across most of the country since 2016 (BBC, 2019).

Research carried out by Crisis and the Chartered Institute of Housing in 2018 has shown that underinvestment in Local Housing Allowance rates means that **92% of areas in Great Britain were unaffordable**³ to either single people or a couple or a small family. (Crisis, 2019, p.19).

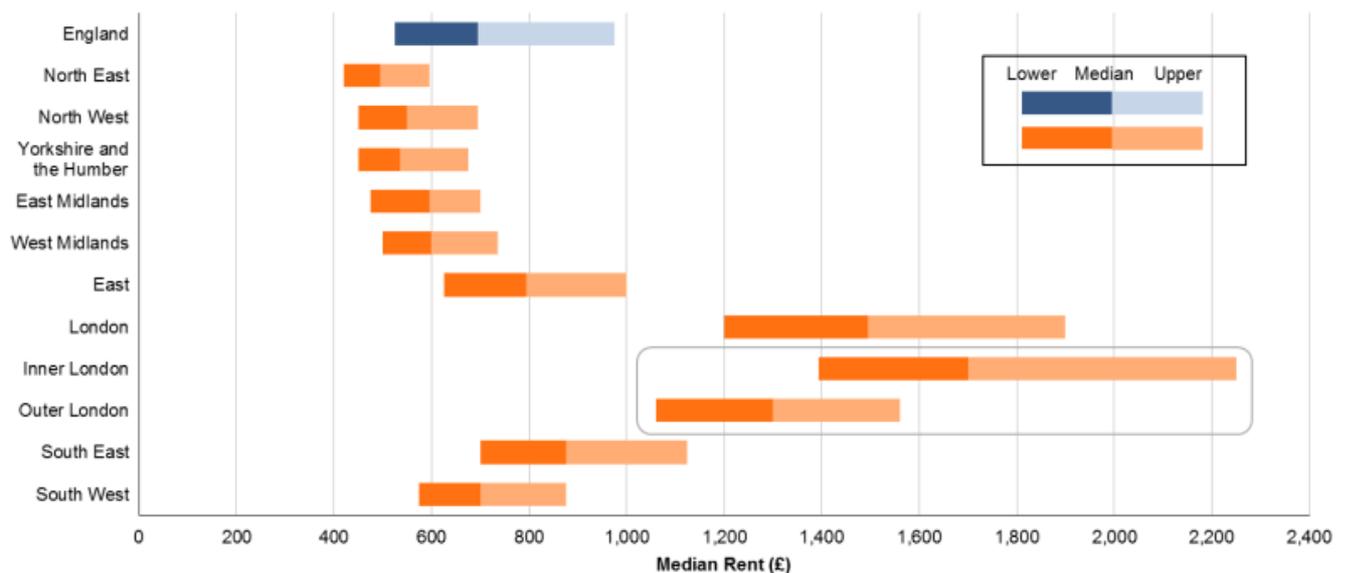
England was the most unaffordable nation, with 97% of areas in England being unaffordable for at least one household type within 2018/19 Local Housing Allowance rates. A variety of agencies (Crisis, Shelter, Citizens Advice, the Local Government Association and the Residential Landlords Association) are campaigning for/supporting an end to the freeze and for a realignment of the rates to market rents and their projected growth.

³ Crisis defines unaffordable as 20 per cent or less of the private rented sector being affordable within Local Housing Allowance rates.

The disparities between the cost of rent and LHA rates are evident, with the median monthly rent recorded in the 2019 financial year being £695 in England, and the median LHA being £550. This results in an **average shortfall of £145 a month**, or £1,740 a year. More, analysis has shown that Local Housing Allowance rates for shared, one-bedroom, and two-bedroom properties, in three quarters (74%) of the areas where Targeted Affordability Funding was allocated last year, only five per cent or less of the private rented sector was priced within Local Housing Allowance rates (Crisis, 2019, p.16).

Throughout England, there is large variation in prices in the private rental sector. The median rent in London (£1,495) was more than three times the median rent in the North East (£495) - (Valuation Office Agency, June 2019, p.1). This variation is illustrated in the graph below:

Figure 1: Median and interquartile range of monthly rents by region: All bedroom categories



Source: Valuation Office Agency, June 2019.

Rents in the southern regions of England and the East tend to be higher than rents in the Midlands and northern regions. In the 2018-19 financial year, the South East had the highest median monthly rents, and the largest variation in rental values, outside of London (Valuation Office Agency, June 2019, p.1).

LHA rates have similar variation, with the highest 2-bedroom property LHA for Central London being at £1394 compared to the lowest 2-bedroom property LHA for Sunderland at

£425 (Valuation Office Agency, January 2019). This gives LHA rates in 2019-20 a range of £969 across England for 2-bedroom properties.

However in areas with the highest rental prices for 2-bedroom properties in the South-East were Guilford (£1,250), Epsom and Ewell (£1,250), Elmbridge (£1,200), Oxford (£1,200), Windsor & Maidenhead (£1,200), and Runnymede (£1,200) (Valuation Office Agency, June 2019). These rental prices are often far above the LHA rates for the areas, with the LHA rates for a 2-bedroom property being a maximum of £969, £1000, £1219, £836, £866, and £894 (Valuation Office Agency, Jan 2019) respectively.

Local context

Oxford is one of the least affordable cities in England for homebuyers. According to the Office for National Statistics (ONS), in 2018, average house prices were over 11 times the average wage in Oxford. This compared to the national average of 8 times.

There has been an increasing number of households in the private rental sector - evident from 2001 and 2011 census data as well as more recent estimations. Between 2001 and 2011, the number of Oxford households in the **private rental sector increased from 10,780 to 15,630 – a more than 50% growth**. Moreover, the percentage of households in the private rental sector was far above the national average; 28% compared to 17%. These numbers have continued to rise, with 19,279 households in the private rental sector, making up 33% of households in Oxford in 2017, compared with 20% nationally and 18% in the South East (Office for National Statistics, 2019).⁴

Monthly rents in Oxford are some of the highest in the South East and far higher than the national average. Despite rising prices, Oxford LHA rates have been frozen since April 2015 for the categories of two, three and four bedrooms, there has been a 3% increase for one-bedroom dwellings. These rates are frozen⁵ until March 2020, when they can be reassessed. The current LHAs set by Oxford City Council are as follows:

⁴ Note: These research outputs are not official statistics on dwelling stock by tenure. There are National Statistics available for dwelling stock by tenure for local authorities, which you should refer to if you require official statistics. These provide the total private sector stock for each area, but do not provide a breakdown of the number owner-occupied and privately rented dwellings. These outputs must not be reproduced without this disclaimer.

⁵ (excluding TAF but still with a national cap on LHA)

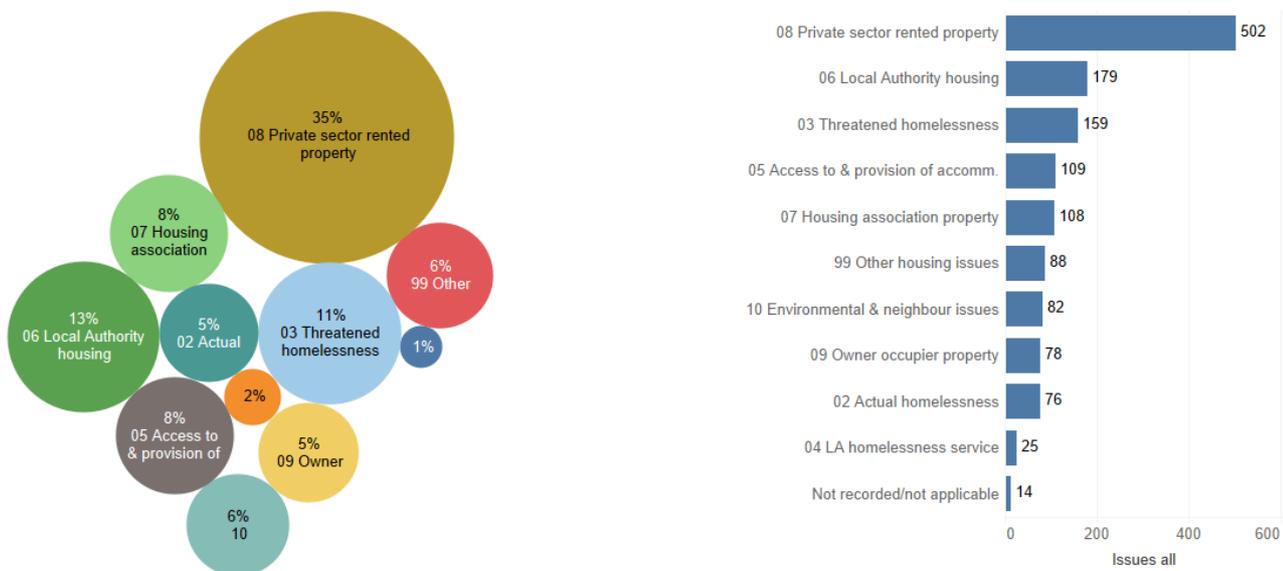
Table 1: Oxford City Council Local Housing Allowance Rates (June 2019).

| Number of Bedrooms | £ per month |
|--------------------|-------------|
| One | 711.19 |
| Two | 836.37 |
| Three | 1000.01 |
| Four or more | 1300.01 |

Source: Oxford City Council, June 2019.

The housing crisis in Oxford is reflected in what Citizens Advice Oxford is seeing from our clients. **In 2018-19, 1,420 housing issues seen by Citizens Advice Oxford were about private sector rental property.** Further, we saw more than double the number of clients asking for advice on private rental property than for any other housing issue (342 clients seeking advice on private rental housing followed by 140 on threatened homelessness and 140 on local authority housing). This is far above both the national (23% of all housing issues) and regional averages (26% of all housing issues) for issues seen in private rental property, showing **Oxford faces a disproportionate amount of problems in its private rental sector** even within the South East.

Figure 2: Housing Issues Seen by Citizens Advice Oxford 2018/19



Source: 2018/19 data from Citizens Advice Oxford.

Citizens Advice Oxford cares specifically about seeing the LHA rates raised in Oxford, current levels make renting in Oxford unaffordable for those dependent on the LHA. For some, the only way to afford their rent may be to borrow from expensive lenders, cut back on essential food spending and utilities, relying more on foodbanks, or risk homelessness. The failure of LHA rates to keep up with rising local prices creates a postcode lottery, leaving many of Oxford's poorest under disproportional threat from these problems.

The LHA in Oxford

Oxford LHA rates have been frozen since April 2015 for the categories of two, three and four bedrooms. However, due to Targeted Affordability Funding there has been a 3% increase for one-bedroom dwellings and a 6% increase for the shared accommodation rate. The weekly and monthly LHA rates for the last 5 years can be seen in the table below.

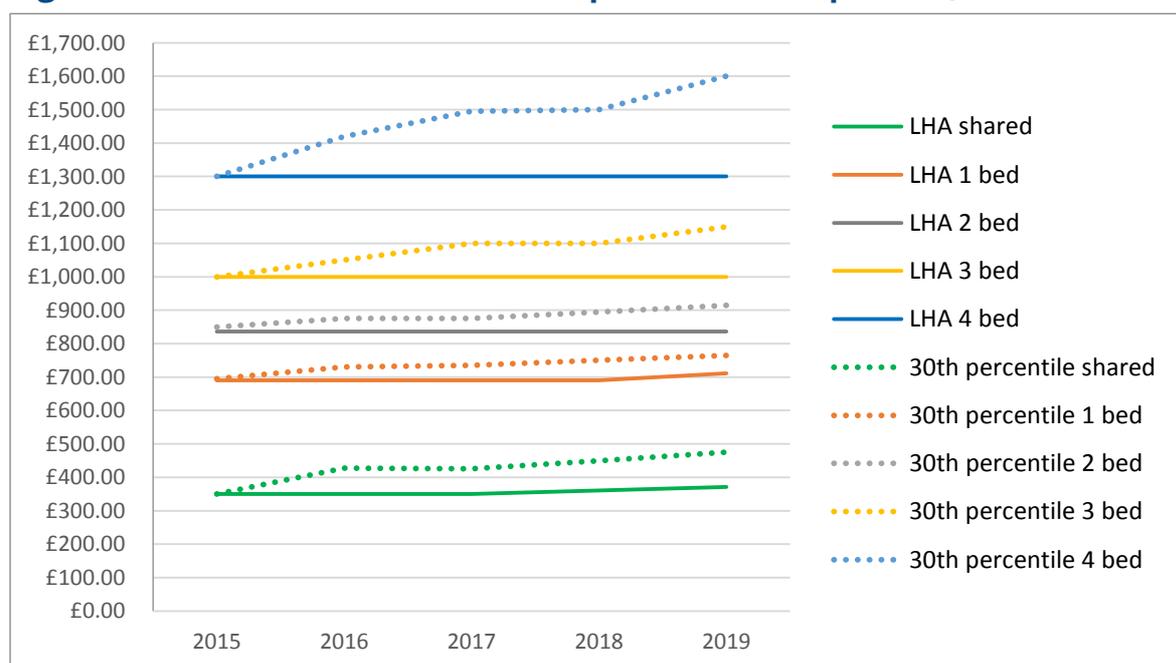
Table 2: Oxford LHA Rates since 2015

| Year | Weekly LHA Rates | | | | | Monthly LHA Rates | | | | |
|------|------------------|-------|-------|-------|-------|-------------------|-------|-------|--------|--------|
| | Shared | 1 bed | 2 bed | 3 bed | 4 bed | Shared | 1 bed | 2 bed | 3 bed | 4 bed |
| 2015 | £80 | £159 | £192 | £230 | £299 | £350 | £690 | £836 | £1,000 | £1,300 |
| 2016 | £80 | £159 | £192 | £230 | £299 | £350 | £690 | £836 | £1,000 | £1,300 |
| 2017 | £80 | £159 | £192 | £230 | £299 | £350 | £690 | £836 | £1,000 | £1,300 |
| 2018 | £83 | £159 | £192 | £230 | £299 | £361 | £690 | £836 | £1,000 | £1,300 |
| 2019 | £85 | £164 | £192 | £230 | £299 | £371 | £711 | £836 | £1,000 | £1,300 |

Source: Valuation Office Agency LHA, 2015 to 2019

Even for the rates which have been uplifted by TAF, there is still a clear gap between LHA rates and the cheapest 30% of local private rents. The graph below shows how LHA rates have fallen below the cheapest 30 percent of rental prices in Oxford, as per Government policy.

Figure 4. Oxford LHA rates and 30th percentile comparison, 2015 to 2019



Source VOA, January 2019⁶

More recent estimations from the Valuation Office Agency (June 2019) indicate that the current Oxford LHA rates will not cover the cheapest quarter of rents in Oxford. This is shown in the table below.

Table 3: Rents in Oxford £ p.c.m, compared to current Oxford LHA rates, 2019

| Bedrooms (with sample size) | Mean rent | Median rent | Lower quartile | LHA rates |
|-----------------------------|-----------|-------------|----------------|-----------|
| One (130) | 973 | 950 | 865 | 711.19 |
| Two (340) | 1,175 | 1,200 | 1,000 | 836.37 |
| Three (140) | 1,454 | 1,400 | 1,263 | 1000.01 |
| Four or more (130) | 2,320 | 2,250 | 1,800 | 1300.01 |

Sources: Valuation Office Agency (June 2019) and Oxford City Council (June 2019).

⁶ The 30th percentile is derived from twelve months' worth of lettings September of the previous year.

Oxford Market Analysis

Methodology

To establish current rental property prices in Oxford compare to the Valuation Office Agency (VOA) estimations, we analysed rental property listings for OX1-4 postcodes over two days in September 2019. For 2-bedroom rental properties we reviewed listings on both RightMove and Zoopla.⁷ For 1-bedroom, 3-bedroom and 4-bedroom rental properties we only used RightMove, as this had provided a larger sample size for 2-bedroom properties in our initial research.

After data collection we calculated the LHA at the 30th percentile point of our dataset to replicate the method used by VOA Rent Officers.

Findings

For all four of our calculations of LHA rates, we found the Oxford City Council (June 2019) LHA rates to be significantly lower. In fact, none of the Oxford City Council LHA rates for private accommodation cover even the cheapest quarter of rents in Oxford. This is in line with the figures from the Valuation Office Agency (June 2019). This means **people receiving the LHA in Oxford are not receiving the basic amount they need to cover their rent.**

Table 4: Rents per calendar month in Oxford in comparison to current LHA

| Bedrooms (with sample size) | Mean rent | Median rent | Lower quartile | LHA rates |
|------------------------------------|------------------|--------------------|-----------------------|------------------|
| One (100) | 1031.47 | 975.00 | 900.00 | 711.19 |
| Two (427) ⁸ | 1318.83 | 1250.00 | 1150.00 | 836.37 |
| Three (109) | 1662.22 | 1500.00 | 1392.50 | 1000.01 |
| Four or more (90) | 2078.44 | 1999.50 | 1661.25 | 1300.01 |

Sources: Own research (Rightmove/ Zoopla in Sept 2019) and Oxford City Council (June 2019)

⁷ Based on full list of properties advertised on RightMove and Zoopla on 09/09/19, excluding short term lets. 190 2-bedroom private rental properties on Zoopla and 237 2-bedroom private rental properties on RightMove. Within the combined data set, some data points were repeated, as repetitions were dispersed throughout the price points, the effect on our data is minimal. All our statistics were calculated twice, including and excluding outliers (see Appendix). Those included in the above report are our calculations including outliers, as we did not have sufficient grounds to exclude them from our analysis.

Our findings show that as of September 2019, only one property advertised fell within the LHA rates. Given estate agencies have informed us that Oxford rents do not vary seasonally, except in the short-let sector which were excluded from our dataset, we believe this reflects the properties available to rent throughout the year. Taking our data to reflect the prices tenants face throughout the year, our findings show almost **all available rentals in Oxford are unaffordable for someone reliant on LHA.**

Using the data gathered from Rightmove and Zoopla on actual rental costs we calculated the 30th percentile point of for 1 bedroom, 2 bedroom, 3 bedroom and 4 bedroom properties, as per the VOA recommendations for calculating LHA, and found a significant increase is required in all LHA rates to bring them in line with current rental prices in Oxford.

Table 5: Required Oxford LHA rates versus current rates, 2019, £ p.c.m

| Bedrooms | Calculated LHA Rates at 30th percentile of our data | Current Oxford LHA Rates | Increase needed in Oxford LHA Rates |
|-----------------|--|---------------------------------|--|
| One | 925.00 | 711.19 | +213.81 |
| Two | 1195.00 | 836.37 | +358.63 |
| Three | 1400.00 | 1000.01 | +399.99 |
| Four or | 1795.00 | 1300.01 | +494.99 |

Impacts

Over the last year, Citizens Advice Oxford has seen a number of cases that demonstrate how the discrepancy between LHA rates and the **cost of renting locally puts people through undue stress and hardship, particularly the most vulnerable**. Current LHA rates are simply not enough to cover the cost of renting in Oxford, and **forcing people into debt** and facing difficult circumstances, such as moving out of Oxford.

Whilst we recommend for many of our clients in these situations to apply for a Discretionary Housing Payment, a short term temporary payment from a local council to help meet housing costs if you have a plan in place to make payments sustainable. However there is no guarantee the council will approve this request.

More, this cannot offer long term support to people whose LHA does not cover their monthly rent, and who are not in a situation where they are able to move house such a rental contracts, proximity to schools, family members or caring responsibilities.



Anna's Story

Anna is pregnant with the baby due in less than a month. She recently separated from her partner, who she had been renting a property with. Both the tenancy agreement and council tax were in his name, but he is no longer in the country. She had been paying a share of the rent until now, but has had to give up work due to her pregnancy and now cannot afford the whole rent.

The cost of rent is £1500 per month, but she will only receive £370 per month on LHA.

When the baby is born the LHA she receives will increase to over £700, but this is still not enough to afford even half her rent. Anna will be forced to look elsewhere for money to cover her rent or find different accommodation.

Conclusion

Our research shows that none of the Oxford City Council LHA rates for private accommodation cover even the cheapest rents in Oxford. In fact, almost all available rentals in Oxford are unaffordable for someone reliant of LHA.

Failure of LHA rates to keep up with the costs of renting locally puts vulnerable people in Oxford at risk. Those unable to afford their rent become an easy target for expensive lenders, have to cut back on essential food spending such as food and heating compromising both their health and wellbeing, rely more on foodbanks and suffer the stress of risking homelessness.

Whilst this is a problem nationwide, the situation is particularly critical in Oxford, where due to high demand, rents are disproportionately high very even very poor quality accommodation compared with much of the country.

We believe that the ability to afford basic living costs, such as rental accommodation, should not be based on a postcode lottery.

Thus, we recommend a permanent end to the national freeze on Local Housing Allowance (LHA) rates and that Oxford LHA rates are raised to at least: £925 (1-bedroom), £1195 (2-bedroom), £1400 (3-bedroom), and £1795 (4+ bedrooms). Further, a national review must be conducted on how reducing the LHA to cover only the 30th percentile of local rents has affected tenants' ability to afford accommodation, and whether changes need to be made to the way LHA rates are calculated.

Recommendations

Following on from our analysis we make the following three recommendations;

1. End the national freeze on Local Housing Allowance (LHA) rates
2. Government review on how LHA rates are calculated, including an equalities impact assessment
3. **LHA rates to rise by at least:**
 - **£214 for 1-bedroom** properties to a minimum of £925.
 - **£359 for 2-bedroom** properties to a minimum of £1195.
 - **£400 for 3-bedroom** properties to a minimum of £1400.
 - **£495 for 4-bedroom** properties to a minimum of £1795 (4+ bedrooms).
 - **Maintain these rates at least at the 30th percentile**, thus removing the option for LHA rates to be frozen from the previous year,

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