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Creating procurement bands out of London

Area	County	Transport links	Support Agencies of Interest
			Swindon Women's Refuge DHI

Analysing the impact of the Household Benefit Cap (from April 2013) on the "hotlist" areas

From April 2013, a household's main out of work benefits will be limited to £500 per week. The table below shows the affordability by bedroom need for the "hotlist" areas based on their current LHA rates. Areas highlighted in green show total weekly benefits fall within the £500 cap, orange where there is a shortfall of up to £50.00 per week and red areas where there is a shortfall greater than £50 per week. In some cases, with some assistance in budgeting household expenditure, a shortfall of up to £50.00 per week may be affordable for some households.

As evidenced by the table below, there are very few options post April 2013 for households with a four bedroom need. The Luton area provides the best option in terms of affordability and distance from London for households with a three/four bedroom need. Families with four children or more will realistically need to look at the options available to them in Band 4 or further afield.

The effect of the household benefit cap on "hotlist" areas

All figures quoted are weekly figures. Total benefits cap per week = £500

A=Adult; C=Child

Figures calculated based on the income support, child tax credits and child benefit each type of household is eligible to receive and added to the local housing allowance weekly rate for that property size in the relevant BRMA

Area	County	2-bed property				3-bed property						4-bed property				
		1A+1C	1A+2C	2A+1C	2A+2C	1A+2C	1A+3C	1A+4C	2A+2C	2A+3C	2A+4C	1A+3C	1A+4C	2A+3C	2A+4C	
		Income less LHA														
BAND 1																
Inner North London BRMA	London	Under cap	Over cap £8.64	Under cap	Over cap £49.09	Over cap £58.64	Over cap £123.77	Over cap £188.90	Over cap £99.09	Over cap £184.22	Over cap £229.35	Over cap £183.77	Over cap £248.90	Over cap £224.22	Over cap £289.35	
North West London BRMA	London	Under cap	Under cap	Under cap	Under cap	Over cap £7.10	Over cap £72.23	Over cap £137.96	Over cap £47.55	Over cap £112.68	Over cap £177.81	Over cap £129.92	Over cap £195.05	Over cap £170.37	Over cap £235.50	
BAND 2																
Outer North London BRMA	London	Under cap	Under cap	Under cap	Under cap	Over cap £18.64	Over cap £83.77	Over cap £148.90	Over cap £59.09	Over cap £124.22	Over cap £189.35	Over cap £153.00	Over cap £218.13	Over cap £193.45	Over cap £258.58	

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Outer West London BRMA	London	Under cap	Under cap	Under cap	Under cap	Under cap	Over cap £97.62	Over cap £102.75	Over cap £12.94	Over cap £78.07	Over cap £143.20	Over cap £83.77	Over cap £148.90	Over cap £124.22	Over cap £189.35
BAND 3															
Dacorum Council	Hertfordshire	Under cap	Under cap	Under cap	Under cap	Under cap	Over cap £14.54	Over cap £79.67	Under cap	Over cap £54.99	Over cap £120.12	Over cap £141.46	Over cap £206.59	Over cap £181.91	Over cap £247.04
Luton Council	Bedfordshire	Under cap	Under cap	Under cap	Under cap	Under cap	Under cap	Over cap £10.44	Under cap	Under cap	Over cap £50.89	Under cap	Over cap £45.05	Over cap £20.37	Over cap £85.50
Milton Keynes Council	Buckinghamshire	Under cap	Under cap	Under cap	Under cap	Under cap	Under cap	Over cap £21.98	Under cap	Under cap	Over cap £62.43	Over cap £3.00	Over cap £68.13	Over cap £43.45	Over cap £108.58
Reading Council	Berkshire	Under cap	Under cap	Under cap	Under cap	Under cap	Under cap	Over cap £56.59	Under cap	Over cap £31.91	Over cap £97.04	Over cap £83.77	Over cap £148.90	Over cap £124.22	Over cap £189.35
Slough Council	Berkshire	Under cap	Under cap	Under cap	Under cap	Under cap	Over cap £5.61	Over cap £70.74	Under cap	Over cap £46.06	Over cap £111.19	Over cap £95.31	Over cap £160.44	Over cap £135.76	Over cap £300.89
Watford	Hertfordshire	Under cap	Under cap	Under cap	Under cap	Under cap	Over cap £14.54	Over cap £79.67	Under cap	Over cap £54.99	Over cap £120.12	Over cap £141.46	Over cap £206.59	Over cap £181.91	Over cap £247.04
Wycombe	Buckinghamshire	Under cap	Under cap	Under cap	Under cap	Under cap	Over cap £12.23	Over cap £77.96	Under cap	Over cap £32.68	Over cap £117.81	Over cap £141.46	Over cap £206.59	Over cap £181.91	Over cap £247.04
BAND 4															
Birmingham	West Midlands	Under cap	Under cap	Under cap	Under cap	Under cap	Under cap	Under cap	Under cap	Under cap	Over cap £16.27	Under cap	Over cap £10.44	Under cap	Over cap £50.89
Coventry	West Midlands	Under cap	Under cap	Under cap	Under cap	Under cap	Under cap	Under cap	Under cap	Under cap	Over cap £16.27	Under cap	Over cap £16.21	Under cap	Over cap £56.66
Swindon Council	Wiltshire	Under cap	Under cap	Under cap	Under cap	Under cap	Under cap	Over cap £4.67	Under cap	Under cap	Over cap £45.12	Under cap	Over cap £45.05	Over cap £20.37	Over cap £85.50