

Local Housing Allowance: Money advice for tenants

How will my benefit be paid?

With Local Housing Allowance you will usually have your benefit paid directly to you. You cannot choose to have your benefit paid direct to your landlord.

If you are likely to have difficulty paying your rent, you can ask us to pay your benefit to your landlord. Please see our leaflet 'making payments' for more information about this. You can get this leaflet from us at the contact details shown below.

What will happen if I don't use my benefit to pay my rent?

As a tenant you are responsible for paying your rent to your landlord. This is the same as for tenants who do not get benefit. If you do not pay your rent your landlord may apply to us to have your benefit paid to them. Or they may take other action to recover their money, including evicting you from your home.

Eviction means that:

- you will lose your home
- your benefit may not be paid to you in the future
- you may have difficulty finding new accommodation, as your landlord is unlikely to give you a reference
- you will still have to pay the landlord the money you owe and possibly extra money to cover any court costs
- an application for re-housing could be affected as you may be considered to have made yourself intentionally homeless.

How can I pay my rent?

The easiest way to pay your rent is if you have your benefit paid into a bank or building society account. That way you can arrange to pay the rent to your landlord automatically. This is called a standing order. As long as you have enough money in your account, you won't have to worry about remembering to pay your rent and your landlord will know the rent will be paid automatically.

If you do not already have a bank or building society account, you may want to set one up.

Opening a bank/building society account

If you don't have a bank or building society account, now may be a good time to think about opening one. You should be able to open an account either at a bank or building society.

You can get advice about opening and running a bank account from any bank or building society. And there are many organisations that can give you advice about money, including if you have already tried to open an account and have not been able to. In the

Financial Services Authority (FSA) leaflet 'just the facts about basic bank accounts' it details information on basic bank accounts. You can get this leaflet from us at the contact details shown below.

To open a bank account you must be able to prove your identity – you need to prove who you are and where you live. The list below shows what documents can be accepted as forms of identity. Different banks and building societies will accept different combinations of identity. Photocopies are not usually accepted.

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| Passport | Council tax bill | National Insurance Number Card with P45/60 |
| Driving licence | HMRC (Inland Revenue) letter | Birth Certificate (under 18's only) |
| DWP benefit entitlement letter | Disabled drivers pass | Student Loans letter (students only) |
| Utility bills | EU Member ID Card | Student identification |
| NHS Med Card (under 20 years old) | Letter from person of responsibility (doctor, policeman etc) | Armed forces identification card |
| Private tenancy agreement | Letter from existing account holder | Home Office letter |
| Rent card | Letter from employer | Pensioners' travel pass |
| Tenancy agreement | Firearms certificate | Motor or home insurance certificate |
| Credit card statement | Construction industry scheme card | Vehicle registration document |
| Credit card | Residence permit | Television licence renewal notice |
| Housing benefit entitlement letter | Local Education Authority award letter (students only) | |

You can also ask your bank to ensure that the payments we make to you are only used to pay your rent. Please ask your bank about an '*Appropriation of Funds Order*'.

Help with managing your money and debt

If you are concerned about managing your money or you have debts, try not to worry, but do not ignore your problem – it won't go away. If you cannot pay your rent because of money problems you may be evicted from your home. You must ask for help. There are many organisations that can give you advice about debt and money problems some of them are listed below but can also be found in the FSA's leaflet 'just the facts about basic bank accounts'. You can get this leaflet from us at the contact details shown below.

Hambleton Citizens Advice Bureau

277 High Street
Northallerton
North Yorkshire
DL7 8DW

Telephone: 0845 122 8689 - Advice Line
01609 776551 - Appointments
Email: advice@hambletoncab.cabnet.org.uk
Website: www.hambletoncab.org.uk

Financial Services Authority (FSA)

The FSA provide a financial health check service. This can help you work out your financial priorities and make decisions about your money.

The FSA also have a budget calculator to help you to think about your spending and to work out whether you have enough money coming in to cover your outgoings.

For more details visit their website www.fsa.gov.uk

Insolvencyhelpline.co.uk

This is a not-for-profit debt advisory service for debt advice and debt management.

For more details:

- look on their website www.insolvencyhelpline.co.uk
- email info@insolvency.co.uk
- ring them on 0800 0746918

If you are struggling to live on the money you have or are experiencing problems with debt, you may want to think about whether you are getting all the benefits or tax credits that you are entitled to.

For more information and advice you can visit the central government money advice section on the internet at www.DirectGov.co.uk. This also has a wide range of public service information and links to other organisations which you may find useful if you are looking for help or advice.

If you have any queries about Housing Benefit and how it is worked out using the Local Housing Allowance rates:

- phone your Housing Benefit department on 0845 1211 555
- visit your Housing Benefit department at Civic Centre, Stone Cross, Northallerton
- leaflets are available from all our local offices.
- look on our website at www.hambleton.gov.uk
- email us directly at benefits@hambleton.gov.uk
- visit www.direct.gov.uk

Remember that this leaflet is a guide only. It is not meant to say exactly what your legal rights are. While we have tried to make sure that the information in this leaflet is correct at the date shown on the cover, it is possible that there may be incorrect information or some ideas may be oversimplified. Also, please remember that the information in this leaflet is likely to become less accurate over time because of changes to the law.