

Local Housing Allowance

8

Money advice for tenants



Local Housing Allowance is a new way of working out new claims for Housing Benefit for tenants renting accommodation from a private landlord. It also affects tenants already getting Housing Benefit who move into accommodation rented from a private landlord. Local Housing Allowance is being introduced on 7 April, 2008. If you live in council accommodation or other social housing, Local Housing Allowance will not affect you.

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 **HB(LHA)3 Local Housing Allowance: tenants who are likely to have difficulty paying their rent** for more information about this. You can get this from us at the address 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 using 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, building society or at the Tamworth Credit Union.

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. Please see below details of some useful contacts.

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. They are listed below.

British Bankers' Association (BBA)

The BBA produce some useful leaflets on proving your identity and a range of banking services.

For more information:

- visit www.bba.org.uk
- phone 020 7126 8800

Citizens Advice Bureau

Citizens Advice Bureau (CAB) offer advice on debt problems and a very wide range of other money and non-money topics.

- To find your local Citizens Advice Bureau, look in the phone book or Yellow Pages.
- Or visit their website at www.citizensadvice.org.uk [this is www.cas.org.uk in Scotland]

Financial Services Authority (FSA)

The FSA provide a financial health check service. For more details visit <http://www.moneymadeclear.fsa.gov.uk/tools/financial-health-check.html>

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 <http://www.moneymadeclear.fsa.gov.uk/budgetcalc>

Money Advice Scotland

Money Advice Scotland (MAS) was set up in 1989 to represent individuals and agencies involved in all areas of money advice (debt advice). They are the major organisation in Scotland promoting free, independent and impartial advice to those in financial difficulty.

For more details:

- look on their website www.moneyadvicescotland.org.uk
- email inof@moneyadvicescotland.org.uk
- ring them on 0141 5720237
- or write to them at:
Money Advice Scotland
Suite 306, Pentagon Centre
36 Washington Street
Glasgow, G3 8AZ

Consumer Credit Counselling Service

The Consumer Credit Counselling Service (CCCS) provides free debt advice over the phone. Everything is free and confidential, from budgeting advice to practical Debt Management Plans. This service is available to everyone in the UK.

For more details:

- look on their website www.cccs.co.uk
- email contactus@cccs.co.uk
- ring them on 0800 1381111
- or write to them at:

Consumer Credit Counselling Service
Wade House
Merrion Centre
Leeds
LS2 8NG

National Debtline

This is a telephone-based service and is a national helpline for people with debt problems in England, Wales and Scotland. They will discuss debt problems with you and explain the options available to you.

For more details:

- look on their website
www.nationaldebtline.co.uk
- ring them on 0808 808 4000
- or write to them at:

National Debtline
Tricorn House, 51-53 Hagley Road
Edgbaston, Birmingham B16 8TP

Payplan

Payplan provide free debt advice and management.

For more details:

- look on their website
www.payplan.com
- email help@payplan.com
- ring them on 0800 917 7823
- or write to them at:

Payplan Ltd
Kempton House, Dysart Road,
Grantham, NG31 7LE

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

Age Concern

Age Concern provides information on income and benefits for older people.

For more details:

- look on their website
www.ace.org.uk
- email web@ace.org.uk
- ring them on 0800 00 99 66
- or write to them at:

Age Concern England
Astral House, 1268 London Road
London SW16 4ER

Credit Action

Credit Action provides information and guidance for people with debt or money worries.

For more details:

- look on their website
www.creditaction.com

Advice UK

Advice UK is a registered charity and is the UK's largest support network for free, independent advice centres.

For more details:

- look on their website
www.adviceuk.org.uk
- email general@adviceuk.org.uk
- ring them on 020 74074070
- or write to them at:

Head Office
12th Floor, New London Bridge House
25 London Bridge Street,
London SE1 9SG

- email office@creditaction.org.uk
- ring them on 0207 436 9937
- or write to them at:

Credit Action
Howard House, The Point
Weaver Road, Lincoln LN6 3QN

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 Benefits Team on: 01827 709540
- visit your Benefits Team at:
Tamworth Borough Council,
Marmion House, Lichfield Street,
Tamworth, Staffordshire B79 7BZ
- look on our website:
www.tamworth.gov.uk
- email us at:
benefits@tamworth.gov.uk
- visit www.direct.gov.uk