

## Where to get more information

If you want to know more about the changes and how they affect you:

- phone the benefits team on **01237 428700**
- visit the benefits team at **Riverbank House, Bideford**
- look on our website **www.torridge.gov.uk**
- email us at **benefits@torridge.gov.uk**
- visit **www.gov.uk**

**Riverbank House, Bideford, EX39 2QG**

**Monday to Friday** 9.00am to 4.30pm

**Phone** 01237 428700

**Monday to Thursday** 08.45am to 5.00pm

**Friday** 08.45am to 4.45pm

**If you would like a copy of this leaflet in large print, tape or other format, please contact the Council**

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 as at November 2018, 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.

HB(LHA)4

# Local Housing Allowance: money advice for tenants



# Local Housing Allowance: money advice for tenants

Local Housing Allowance is the way of working out housing benefit claims 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 was introduced on 7 April, 2008. If you live in social housing, Local Housing Allowance does not affect you, unless you sign a tenancy from 01.04.16. Any tenancy entered into after this date may fall under the LHA scheme in the future.

## 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.

## 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 tenants who do not get benefit. If you do not pay your rent then 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.

## The Money Advice Service

Free and impartial money advice set up by the Government

For more details:

- look on their website [www.moneyadvice.org.uk](http://www.moneyadvice.org.uk)
- email [enquiries@moneyadvice.org.uk](mailto:enquiries@moneyadvice.org.uk)
- ring them on 0800 138 7777
- or write to them at:  
The Money Advice Service  
Holborn Centre  
120 Holborn  
London, EC1N 2TD

**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.gov.uk](http://www.gov.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.**

### **PayPlan**

PayPlan provide free debt advice and management.  
For more details:

- look on their website [www.payplan.com](http://www.payplan.com)
- ring them on 0808 278 4588

### **Age Concern**

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

For more details:

- look on their website [www.ageuk.org.uk](http://www.ageuk.org.uk)
- ring them on 0800 055 6112

### **The Money Charity**

The Money Charity provides information and guidance for people with debt or money worries.

For more details:

- look on their website [themoneycharity.org.uk](http://themoneycharity.org.uk)
- email [hello@themoneycharity.org.uk](mailto:hello@themoneycharity.org.uk)
- ring them on 020 7062 8933
- or write to them at:  
15 Prescott Place  
London SW4 6BS

## **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.

Please see overleaf 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 on the following pages.

## Organisations that can give you advice about debt and money problems.

### **Citizens Advice**

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

Visit them at Bridgeland Street, Bideford

### **Step Change Debt Charity**

The Step Change Debt Charity provides free debt advice over the phone and on-line. 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.stepchange.org](http://www.stepchange.org)
- ring them on 0800 138 1111
- or write to them at:

StepChange Debt Charity  
Wade House  
Merrion Centre  
Leeds  
LS2 8NG

### **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](http://www.bba.org.uk)

phone 020 7706 3333

### **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.org](http://www.nationaldebtline.org)
- ring them on 0808 808 4000
- or write to them at:

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