East Devon

www.eastdevon.gov.uk

Local Housing Allowance: money advice for tenants

Housing and Council Tax Benefit

Do you need help with this leaflet?

Maybe English is not your first language, you have difficulty reading it because the print is too small, or you are not sure what it means.

Please phone **01395 517446**.

What is Local Housing Allowance?

Local Housing Allowance was introduced on 7 April 2008.

It is a new way of working out new claims for Housing Benefit for tenants who rent their accommodation from a private landlord.

It also affects tenants already getting Housing Benefit who move into accommodation rented from a private landlord.

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 we will usually pay 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)2*** *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 shown on the back of this leaflet.

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 at either a bank or a building society.

You can get advice about opening and running an account from any bank or building society. There are many other organisations that can give you advice about money, especially if you have already tried to open an account and have not been able to. You can find some useful contact details on the next pages.

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 next pages.

Citizens Advice Bureau (CAB)

CABs offer free advice on debt problems and a very wide range of other money and non-money topics.

Citizens Advice Service East Devon (CASED) serves the whole of the East

Devon area. You can phone or visit a CAB in any of the following towns:

Exmouth: Town Hall, Exmouth. Open Monday to Friday from 10.00am to 12.30pm and 2.00pm to 4.00pm. Tel: **01395 264645**.

Honiton: Honiton Library, New Street. Open Monday, Tuesday, Thursday and Friday from 9.30am to 12.30pm. Tel: **01404 44213**.

Sidmouth: The Community Partnership Building, Mill Street. Open on Mondays from 9.30am to 12.30pm. Tel: **01404 44213**.

Axminster: Lea Combe House, Lyme Close. Open on Fridays from 10.00am to 1.00pm. Tel: **01404 44213**.

You can also visit the CAB website **www.citizensadvice.org.uk**.

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.

To find out more you can:

- look on the website **www.cccs.co.uk**
- email **contactus@cccs.co.uk**
- phone **0800 1381111**
- or write to :

  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.

To find out more you can:

- look on the website **www.nationaldebtline.co.uk**
- phone **0808 808 4000**
- or write to:

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

Payplan

Payplan provide free debt advice and management.

To find out more you can:

- look on the website **www.payplan.com**
- email **help@payplan.com**
- phone **0800 917 7823**
- or write to:

  Payplan Ltd
  Kempton House
  Dysart Road
  Grantham NG31 7LE

Insolvencyhelpline.co.uk

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

To find out more you can:

- look on the website www.insolvencyhelpline.co.uk
- email info@insolvency.co.uk
- phone **0800 0746918**

Age Concern

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

To find out more you can:

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

  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.

To find out more you can:

- look on the website **www.creditaction.com**
- email **office@creditaction.org.uk**
- phone **0207 436 9937**
- or write to:

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

Advice UK

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

To find out more you can:

- look on the website **www.adviceuk.org.uk**
- email **general@adviceuk.org.uk**
- phone **020 74074070**
- or write to:

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

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

For information and advice you can visit the government money advice section on the internet at **www.directgov.co.uk**. This also has 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 please contact us as shown on the back of this leaflet.

Please 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.

Contact us

Phone:

Our Benefits and Council Tax Helpline **01395 517446.**
Open Monday to Friday between 8.30am and 5.00pm.

Visit us at:

- **The Council Offices, Knowle, Sidmouth**
  Open Monday to Friday from 8.30am to 5.00pm
- **Exmouth Town Hall** open Monday, Tuesday, Thursday and Friday from 9.00am to 1.00pm and 2.00pm to 4.30pm
- **One of our regular surgeries** in Axminster, Seaton or Honiton (phone **01395 517446** for dates and times)

Write to us:

Housing Benefits
East Devon District Council
Knowle, Sidmouth EX10 8HL

Email us:

benefits@eastdevon.gov.uk

Visit our website:

www.eastdevon.gov.uk