



## Housing Benefit under the Local Housing Allowance arrangements: money advice for tenants

The Local Housing Allowance was introduced from 7 April 2008 and is used to work out claims for Housing Benefit for tenants renting accommodation from a private landlord. If you live in council accommodation or other social housing, the Local Housing Allowance does not affect you. If you have been getting Housing Benefit since before 7 April 2008, the Local Housing Allowance will only apply to you if you change address or have a break in your claim.

### How will my benefit be paid?

If your claim is assessed under the Local Housing Allowance rules, you will usually have your benefit paid directly into your bank or building society account, if you have one, or by cheque. We will only make payments direct to your landlord under certain circumstances. 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** *Housing Benefit under the Local Housing Allowance arrangements: 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. 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, building society or at the [Enter name] 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 will not 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.

#### **Citizens Advice Bureau**

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

Website:

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Telephone:

Citizens Advice Bureau:

Ammanford 01269 591091

Carmarthen 01267 234488

Llanelli 01554 759626

Shelter Cymru  
Website:  
[www.sheltercymru.org.uk](http://www.sheltercymru.org.uk)  
Telephone:  
01267 229206

### **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 7126 8800

### **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>

### **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](http://www.cccs.co.uk)
- email [contactus@cccs.co.uk](mailto:contactus@cccs.co.uk)
- ring them on 0800 138 1111
- 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](http://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](http://www.payplan.com)
- email [help@payplan.com](mailto:help@payplan.com)
- ring them on 0800 716 239
- or write to them at:

Payplan Ltd  
Kempton House  
Dysart Road  
Grantham  
NG31 7LE

### **UK Insolvency Helpline**

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](http://www.insolvencyhelpline.co.uk)
- email [info@insolvency.co.uk](mailto:info@insolvency.co.uk)
- ring them on 0800 074 6918

### **Age Concern**

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

For more details:

- look on their website [www.ageconcernsirgar.org.uk](http://www.ageconcernsirgar.org.uk)  
[\[http://www.accymru.org.uk\]](http://www.accymru.org.uk)
- ring them on 01554 784080
- or write to them at:

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

Age Concern Scotland  
Causewayside House,  
160 Causewayside,  
Edinburgh EH9 1PR

Age Concern Cymru  
Ty John Pathy  
13/14 Neptune Court  
Vanguard Way  
Cardiff  
CF24 5PJ

### **Credit Action**

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

For more details:

- look on their website [www.creditaction.org.uk](http://www.creditaction.org.uk)
- email [office@creditaction.org.uk](mailto:office@creditaction.org.uk)
- ring them on 0800 138 1111
- or write to them at:

Credit Action  
6th Floor  
Lynton House  
7-12 Tavistock Square  
London  
WC1H 9LT

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](http://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 01554 742100
- look on our website [www.Carmarthenshire.gov.uk](http://www.Carmarthenshire.gov.uk)
- email us [housing.benefit@Carmarthenshire.gov.uk](mailto:housing.benefit@Carmarthenshire.gov.uk)
- visit your nearest customer service centre at:  
3 Spilman Street, Carmarthen  
Ty Elwyn, Llanelli  
Town Hall, Iscennen Road, Ammanford
- visit [www.direct.gov.uk](http://www.direct.gov.uk)
- Write to us at Housing Benefit Section, 2<sup>nd</sup> Floor, Ty Elwyn, Llanelli, SA15 3AP

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.