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**Phone 01283 595795**

**email: [customer.services@south-derbys.gov.uk](mailto:customer.services@south-derbys.gov.uk)**

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如果你需要这份文件的中文翻译，或者需要传译员的帮助，请联系我们。这些数据也备有大字体印本、盲人点字和录音带，欢迎索取。

ほかの言語でこの文書をご希望の場合、もしくは通訳サービスをご希望の場合はご連絡ください。

またこの情報は、ご要望により大きなプリント、点字版、また音声形式でも承っております。

यदि आपको ये दस्तावेज किसी दूसरी भाषा में चाहिये, या किसी दुभाषिये की सेवाओं की जरूरत है तो हमें सम्पर्क करने की कृपया करें। ये जानकारी मांग करने पर बड़े अक्षरों, ब्रेल या आडिओ के रूप में भी उपलब्ध करवाई जा सकती है।

ਜੇ ਤੁਹਾਨੂੰ ਇਹ ਦਸਤਾਵੇਜ਼ ਕਿਸੇ ਦੂਸਰੀ ਭਾਸ਼ਾ ਵਿਚ ਚਾਹੀਦਾ ਹੈ, ਜਾਂ ਕਿਸੇ ਦੁਭਾਸ਼ੀਏ ਦੀਆਂ ਸੇਵਾਵਾਂ ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰਨ ਦੀ ਕ੍ਰਿਪਾ ਕਰੋ ਜੀ ਇਹ ਜਾਣਕਾਰੀ ਮੰਗ ਕਰਨ ਤੇ ਵੱਡੇ ਅੱਖਰਾਂ, ਬ੍ਰੇਅਲ ਜਾਂ ਆਡਿਉ ਦੇ ਰੂਪ ਵਿਚ ਵੀ ਉਪਲੱਬਧ ਕਰਵਾਈ ਜਾ ਸਕਦੀ ਹੈ।

اگر آپ ریڈا کیومنٹ کسی اور زبان میں چاہتے ہوں، یا اگر آپ کو کسی ترجمان کی خدمات درکار ہوں، تو براہ کرم ہم سے رابطہ کریں۔ درخواست کرنے پر یہ معلومات بڑے پرنٹ، بریل یا آڈیو فارمیٹ میں بھی دستیاب ہیں۔



**South  
Derbyshire**  
District Council  
Benefit Services

## Local Housing Allowance 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)2** *Local Housing Allowance: tenants who are likely to have difficulty paying their rent* for more information about this.

## 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

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 Customer Services on 01283 595795
- Visit Customer Services at Civic Offices, Civic Way, Swadlincote, DE11 0AH
- Look on our website <http://www.south-derbys.gov.uk>
- Email us [revenues@south-derbys.gov.uk](mailto:revenues@south-derbys.gov.uk)
- Visit [www.direct.gov.uk](http://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.*

**Age Concern**

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

For more details:

- look on their website [www.ace.org.uk](http://www.ace.org.uk)
- email [web@ace.org.uk](mailto:web@ace.org.uk)
- phone 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](http://www.creditaction.com)
- email [office@creditaction.org.uk](mailto:office@creditaction.org.uk)
- ring them on 020 7436 9937
- or write to them at:

**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.

For more details:

- look on their website [www.adviceuk.org.uk](http://www.adviceuk.org.uk)
- email [general@adviceuk.org.uk](mailto: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**

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 Money Spider 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 the 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 and overleaf.

**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)
- Phone: 0800 1381111
- or write to them at:

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

**Citizens Advice Bureau**

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

- Visit their website at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) .
- Phone: 01283 210107

**South Derbyshire Citizens Advice Bureau,**  
**48 Grove Street, Swadlincote, Derbyshire, DE11 9DD**

**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)
- Phone 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)
- phone 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](http://www.insolvencyhelpline.co.uk)
- email [info@insolvency.co.uk](mailto:info@insolvency.co.uk)
- phone 0800 0746918