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If you require an interpreter to help you understand this document, please contact the Interpreting and Translation Service. Tel: 01224 523542

ভাষা/ইন্টারপ্রেটিং এবং অন্যান্য ফরমেটের  
যোগাযোগ সাহায্যের জন্য দয়া করে  
:01224 523 542  
নম্বরে যোগাযোগ করবেন।

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و وسائل الاتصال الأخرى، الرجاء الاتصال  
بالرقم التالي: 01224 523 542

如果需要語言/傳譯及其他形式的傳訊支援服務，  
請聯絡:01224 523 542

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# Local Housing Allowance Money Advice for Tenants



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.

## What is Local Housing Allowance?

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 effective from 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 Local Housing Allowance Vulnerable People leaflet for more information about this. Details on how to contact us are at 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 direct 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 by setting up a standing order or direct debit. 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 a building society.

You can get advice about opening and running a bank account from any bank or building society. 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 leaflet Money Made Clear - Just The Facts About Basic Bank Accounts.

## 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 at the back of this leaflet.

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.



## Aberdeen City Council - Trading Standards

**Aberdeen City Council, Trading Standards Service, St. Nicholas House, Broad Street, Aberdeen. AB10 1BX**

Free, Impartial, Confidential and Independent Dept Counselling/Money Advice

- Web <http://www.tradingstandards.gov.uk/aberdeen/moneyadvice.htm>
- Email [tradingstandards@aberdeencity.gov.uk](mailto:tradingstandards@aberdeencity.gov.uk)
- Tel 01224 523737 or 01224 523738
- Fax 01224 645786

## Aberdeen Citizens Advice Bureau

**Aberdeen Citizens Advice Bureau, 41 Union Street, Aberdeen. AB11 5BN**

- Tel 01224 586255
- Fax 01224 210510
- Opening Hours
- Mon-Fri 9.30am - 4.00pm except Wed 1.00 - 4.00pm only
- Tel Advice: Mon & Wed 9.30am - 12.30pm  
Thurs 1.30pm - 4.30pm & 5.00pm - 7.30pm

## Aberdeen City Council - Benefits Advice

**Aberdeen City Council, 1st Floor, St Nicholas House, Upperkirkgate Entrance, Aberdeen. AB10 1BX**

- Tel 01224 522709

**Mastrick Access Point, Spey Road, Aberdeen. AB16 6SH**

- Tel 01224 788543

**Tillydrone Area Office, Formartine Road, Aberdeen. AB24 2UY**

- Tel 01224 489501

## Aberdeen Welfare Rights

**1st Floor, St Nicholas House, Aberdeen**

For more details:

- Advice Line - 01224 523203 available from 09.30am - 12.30pm Monday to Friday
- Email - [welfarer@aberdeencity.gov.uk](mailto:welfarer@aberdeencity.gov.uk)
- Fax - 01224 522450

## 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)
- Tel 020 7126 8800

## Cash in your Pocket

**Aberdeen Healthy Living Network, Hilton Centre, Hilton Avenue, Aberdeen. AB24 4RE**

- Tel 01224 489462

## 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, Suite 306, Pentagon Centre, 36 Washington Street, Glasgow. G3 8AZ**

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:

- Web [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)
- Email [info@moneyadvicescotland.org.uk](mailto:info@moneyadvicescotland.org.uk)
- Tel 0141 5720237
- Fax 0141 5720157

## Consumer Credit Counselling Service

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

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:

- Web [www.cccs.co.uk](http://www.cccs.co.uk) or [www.scottishdebtline.co.uk](http://www.scottishdebtline.co.uk)
- Email [contactus@cccs.co.uk](mailto:contactus@cccs.co.uk)
- Tel 0800 1383328

## National Debt line

**National Debt line, Tricorn House, 51-53 Hagley Road,  
Edgbaston, Birmingham. B16 8TP**

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:

- Web [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)
- Tel 0808 808 4000

## Payplan

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

Payplan provide free debt advice and management.

For more details:

- Web [www.payplan.com](http://www.payplan.com)
- Email [help@payplan.com](mailto:help@payplan.com)
- Tel 0800 917 7823

## Age Concern Scotland

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

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

For more details:

- Web <http://www.ageconcernscotland.org.uk>
- Email [enquiries@acscot.org.uk](mailto:enquiries@acscot.org.uk)
- Tel 0800 00 99 66 or 0845 125 9732

## Advice UK

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

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

For more details:

- Web [www.adviceuk.org.uk](http://www.adviceuk.org.uk)
- Email [general@adviceuk.org.uk](mailto:general@adviceuk.org.uk)
- Tel 020 74074070

## Where to get more information

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.direct.gov.co.uk](http://www.direct.gov.co.uk). This also has a wide range of public service information and links to other organisations that 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 Council Tax and Benefits Office on 08456 080921 and select option 3
- visit your Council Tax and Benefits Office at Crown House, 27-29, Crown Street, Aberdeen AB11 6HA
- look on our website [www.aberdeencity.gov.uk](http://www.aberdeencity.gov.uk)
- email us [benefits@aberdeencity.gov.uk](mailto:benefits@aberdeencity.gov.uk)
- visit [www.direct.gov.uk](http://www.direct.gov.uk)

