

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. We may be able to help, if you:

- Phone: Merton Welfare Benefits Service on 020 8545 4178.

If you have limited mobility:

- Phone: Merton Outreach Visiting Team on 020 8687 3621

Further Information

If you have any queries about Housing Benefit and how it is worked out using the Local Housing Allowance rates:

- Look at our web page: <http://www.merton.gov.uk/benefits/hb-ctb>
- Look at the LHA website: <http://lha-direct.voa.gov.uk>
- Phone us on 020 8274 4903; or
- Visit us at Merton Link, ground floor Civic Centre, London Road, Morden, SM4 5DX.

MERTON COUNCIL
PUTTING YOU FIRST

Local Housing Allowance: Money advice for tenants

London Borough of Merton Housing Benefit
April 2009

How will my Housing Benefit be paid?

With Local Housing Allowance (LHA) you will usually have your Housing Benefit (HB) paid directly to you. You **cannot** choose to have your HB paid direct to your landlord.

If you are likely to have difficulty paying your rent, you can ask us to pay your HB to your landlord. Please see our leaflet **Local Housing Allowance: Tenants who are likely to have difficulty paying their rent** for more information about this. See **Further Information** at the end of this leaflet.

What will happen if I don't use my HB 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 HB. If you do not pay your rent your landlord may apply to us to have your HB 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 HB 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 HB paid into a bank or building society account. If you do not already have a bank or building society account, you may want to set one up. 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.

Age Concern

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

For more details:

- look on their website: www.ace.org.uk
- email: web@ace.org.uk
- ring them on: 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
- email: office@creditaction.org.uk
- ring them on 0207 436 9937
- or write to them at:

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

Payplan

Payplan provide free debt advice and management.

For more details:

- look on their website: www.payplan.com
- email: help@payplan.com
- ring them on: 0800 917 7823
- or write to them at:

Payplan Ltd
Kempton House
Dysart Road
Grantham
NG31 7LE

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
- ring them on 0808 808 4000
- or write to them at:

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

Opening a bank or 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. For more information on Basic Bank Accounts:

- Visit our web page: <http://www.merton.gov.uk/living/benefits/money-advice/basicbankaccounts.htm> ; or
- Phone: 020 8274 4903 and ask for our Basic Bank Account pack: or
- Visit us at: Merton Link, ground floor Civic Centre, London Road, Morden, SM4 5DX.

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.

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.

Our Money Advice web page at

<http://www.merton.gov.uk/living/benefits/money-advice/tacklingdebt.htm>

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
- 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
- email: contactus@cccs.co.uk
- ring them on: 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. To find your local Citizens Advice Bureau on their website at: www.citizensadvice.org.uk

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
- email: 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

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
- email: info@insolvency.co.uk
- ring them on 0800 0746918