

## **Advice for tenants who are receiving Local Housing Allowance**

The new Local Housing Allowance rules from 1<sup>st</sup> April 2011 may mean that you will receive less help with your rent payments. You are responsible for paying the difference between the rent you are charged and the amount of housing benefit you receive. Once you know that you are not going to receive enough housing benefit to cover the full rent, you need to think about how you will afford to pay the difference. Here are some of the things that you could do to prepare for this.

### 1. Look at your income and outgoings

- Make sure that you are claiming all of the benefits and tax credits you are entitled to. You can get help with this from the websites and organisations listed on the back of this sheet.
- Look to see if there are any changes you can make to your spending so that you can afford to pay the rent.
- Is there anyone living with you who could help with the rent payments?

### 2. Speak to your landlord

- If your housing benefit has gone down it is important that you discuss this with your landlord. Your landlord may be willing to charge a lower rent that you can afford. If your landlord does reduce your rent to an amount you can afford, we will agree to pay your Housing Benefit direct to the landlord.
- If you are thinking of renewing your tenancy please remember that the amount of housing benefit you get now could change in the future. You might want to get advice from one of the organisations on the back of this sheet before you agree to a new tenancy.

### 3. Start looking for cheaper accommodation

- If you cannot pay the rent and your landlord will not lower the rent, you need to look for cheaper accommodation at a rent you can afford.. You might want to talk to the Housing Advice team, the Citizens Advice Bureau or Shelter – contact details are on the back of this sheet.
- If you have been given 9 month's protection before your Housing Benefit is reduced, you should look for cheaper accommodation during this time.

### 4. Ask for help

If you are having difficulty 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 lots of organisations that can give you free advice about debt and money problems. Some of these are listed on the back of this sheet.

**Please contact us if you need this information in Braille, large print, on audio tape or in another language.**

### Discretionary Housing Payment (DHP)

The Council has some extra money to help vulnerable people who cannot pay the difference between their housing benefit and the full amount of rent. The amount of money available is limited and a DHP is not a long term payment. You will still be expected to look for cheaper accommodation. To request a Discretionary Housing Payment claim form please phone us on 08456 122 660 or you can print one from our website [www.richmond.gov.uk/housing\\_benefits](http://www.richmond.gov.uk/housing_benefits).

## **Where to go for free help and advice**

### **Housing Advice**

If you are threatened with homelessness or need help to keep your tenancy, you can contact the Council's Housing Options Team for advice.

Telephone:: 020 8891 7409 (Monday to Thursday 9am-5.15pm, Friday 9am-5pm)

email: [housingadvice@richmond.gov.uk](mailto:housingadvice@richmond.gov.uk)

### **Directgov website** [www.directgov.uk](http://www.directgov.uk)

This Government website provides information and advice on a number of public services and has links to other organisations that you may find useful. There is a section called Money, Tax and Benefits which tells you about the range of benefits and tax credits available as well as help with managing money and debt. The on line Benefits Adviser allows you to check which benefits you may be able to get.

### **Citizens Advice Bureau** [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

The CAB advice guide is a web based service offering information and advice on benefits, housing, money management and a wide range of other issues. There are a number of fact sheets for you to print and an online budgeting tool.

If you would like to speak to an adviser or to arrange an appointment you can contact one of the local CAB offices – look on [www.rcabs.org](http://www.rcabs.org) or call us on 08456 122 660 for more details.

### **Shelter** [www.shelter.org.uk](http://www.shelter.org.uk)

As well as offering advice on a number of housing issues, this website also has information about dealing with rent arrears & debt and claiming welfare benefits (including disability rights and entitlements).

The free, confidential Housing Advice helpline on 0808 800 4444 is available from 8am to 8pm, 7 days a week.

### **National Debtline** [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

This is a telephone-based service which offers free debt advice and support for people with money problems. You can call their helpline and also download information from their website.

Telephone: 0808 808 4000 (Monday to Friday 9am to 9pm, Saturday 9.30 am to 1.00 pm)