# PAYING YOUR RENT

### How will I get my benefit if Local Housing Allowance applies to me?

Usually you will have your benefit paid directly to you. It will be paid directly into your bank or building society account, or by cheque.

If you do not already have a bank or building society account, you should set one up. That way you can arrange to pay the rent to your landlord automatically, using a standing order.

It is up to you to pay the rent to your landlord. If you don't pay your rent, you may be taken to court and evicted from the property.

## 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 should 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 building society.

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.

#### 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.

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.

#### Who may have difficulty paying their rent?

There are many reasons why someone may have difficulty paying their rent. They might be someone who:

• Has severe debt problems

- Is an undischarged bankrupt
- Is unable to open a bank or building society account
- Has some of their Income Support or Jobseeker's Allowance paid direct to the gas,
- electricity or water company by the Department for Work and Pensions
- is getting Supporting People help
- is getting help from a homeless charity.

Or someone may have difficulty paying their rent if they:

- have learning difficulties
- have an illness that stops them managing on a day-to-day basis
- cannot read English
- cannot speak English
- are addicted to drugs, alcohol or gambling
- are fleeing
- domestic violence
- are a care leaver
- are leaving prison
- are homeless

There may be other reasons why someone might have difficulties.

#### What will happen if I use my benefit for something else?

Your benefit is for you to pay your rent with. If you do not use your benefit to pay your rent, your landlord may take you to court or try to evict you and you may lose your home. This will make finding new accommodation difficult, and an application for re-housing could be affected as you may be considered to have made yourself intentionally homeless.