



Housing Benefit Claimant Factsheet

Help with managing your rent payments

Managing your money

It can be difficult at times to manage money, but you can find lots of independent advice to help you. You can find some useful contacts below.

If you can't pay your rent, you have missed payments or you're worried your payments aren't being made then it's important to take some action.

Even if you have other debts, make sure you prioritise rent arrears. If your rent is not paid, the money owed is called 'rent arrears'. Rent arrears are 'priority debts' which means the consequences of not paying them are serious - there is a risk of eviction.

Things you could do

Debt advice agency or other organisations can offer help and support to help you get back on track. To get started, you could:

- make a list of all your debts and put them in order of priority
- write down all your income and expenses - then see how much you've got to pay your debts
- work out how much you can afford to pay to each creditor (a person or organisation you owe money to)
- consider seeking advice from a debt advice agency (see below for a list of agencies)
- most importantly, talk to your landlord - try to reach an agreement about paying off the arrears, but don't agree to pay more than you can afford. One way to do this is through an agreed debt management plan.

Remember that once your rent is being paid in full again, the arrears that have built up will still have to be paid.

Help with paying your rent

Even if you already receive Housing Benefit, if it doesn't cover your rent you may be able to get some extra money called a Discretionary Housing Payment (DHP). Contact your local council to see if you qualify and to apply. There is a separate factsheet available about DHPs.

An advice agency can also offer advice about other financial help available or other benefits you may be able to claim.

What can happen if you don't pay your rent

Landlords usually have the right to seek a court order to evict you for rent arrears. In certain circumstances your landlord may be able to evict you without the need to obtain a court order first.

The rules about when and how a landlord may evict you for rent arrears are different depending on the type of tenancy agreement you have. The type of tenancy agreement you have will depend partly on who your landlord is. If you are unsure of what type of tenancy you have you should check your tenancy agreement. For more information on types of tenancy and eviction visit www.gov.uk/council-housing-association-evictions

Help and advice

You can get free, independent advice about rent difficulties from several organisations.

Money Advice Service

The Money Advice Service offers independent advice about managing your money. You can get information online or by calling the free helpline.

www.moneyadviceservice.org.uk

0300 500 5000

Calls are free from UK landlines and most mobile networks

Housing advice centres

Housing advice centres offer help with all housing matters. They're run by councils or voluntary organisations.

Shelter

Shelter offers face-to-face, phone, email and online advice about any housing problems (not just homelessness).

www.shelter.org.uk

www.sheltercymru.org.uk

www.shelter.org.uk/scotland

0808 800 4444

Calls are free from UK landlines and most mobile networks.

Citizens' Advice Bureaux (CABx)

The Citizens' Advice Bureaux offers free, confidential advice face-to-face or by phone. Many CABx also offer home visits and some give email advice.

www.citizensadvice.org.uk

For England call **08444 111 444**

For Scotland call **0808 800 9060**

For Wales call **08444 77 20 20**

TextRelay users should call **08444 111 445**

0844 numbers will be charged at the standard rate a BT landline and may cost considerably more from mobile and other phones.

National Debtline

National Debtline is a free, confidential service offering independent advice about dealing with debt. You can get information online or by calling the free helpline.

www.nationaldebtline.co.uk

0808 808 4000

Calls are free from UK landlines and most mobile networks