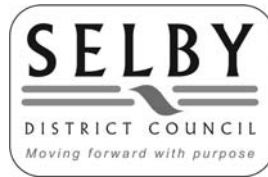


# Working in Partnership



## Local Housing Allowance (LHA)

### Making Payments



Working together  
for your benefit

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## About this booklet

This guide is one of a number produced by North Yorkshire District Councils and City of York Council with the aim of helping you understand Local Housing Allowance. It is intended as a general guide.

If you would like more detailed individual advice please contact your Local Council's Benefits Service.

## Your responsibilities

Local Housing Allowance will usually be paid directly into your bank or building society account. This is the safest and easiest way of receiving your benefit. You are then responsible for making arrangements to pay your full rent charge to your landlord.

## Using a bank account to pay your rent

Having a bank account allows you to receive benefit payments from us more securely. You can then pay your rent to your landlord by direct debit, standing order, telephone banking or internet banking.

You can also ask your bank to ensure that the payments we make to you are only used to pay your rent. Please ask your bank about an '*Appropriation of Funds Order*'.

## Basic bank accounts

Basic bank accounts are available to everyone from most banks. These accounts offer less services than a standard bank account but can be opened without a deposit.

Basic bank accounts usually offer the following services:

- ◆ Direct debits
- ◆ Standing orders
- ◆ Cash card
- ◆ Telephone banking

They do not usually include:

- ◆ Cheque books
- ◆ Overdraft facilities
- ◆ Debit Cards e.g. Switch

## Opening a basic bank account

Obtaining a bank account has, in the past, been difficult for those with previous or existing debt problems. However this is no longer true and most banks now have a basic bank account available to everyone, including those with poor credit records. Opening a bank account is now easy and makes managing your finances easy too.

To open an account, you need to contact a bank or building society direct. Telephone numbers can be found in your local

phone directory and a list of local banks and account types is available from your Local Council's Benefits Service.

The law says that anyone opening a basic bank account has to provide proof of their identity and where they live. This means that banks will ask you for at least two forms of identity. **These must be up to date.** Each bank can decide the types of identity they will accept.

All banks will accept:

- ◆ Passport
- ◆ Full Driving Licence
- ◆ Utility bill (Gas, Electric, Water etc) for proof of address

Other documents that may be accepted:

- ◆ Letter from the Department for Work & Pensions
- ◆ Letter from the Inland Revenue (HMRC)
- ◆ Council Tax demand
- ◆ EU Identity card
- ◆ National Insurance Number Card with P45 or P60
- ◆ NHS Medical Card
- ◆ Birth Certificate
- ◆ Concessionary Travel Pass
- ◆ TV Licence Renewal Letter
- ◆ Housing Benefit Notification

If you are unsure whether the documents you have are suitable, you should contact the bank before you visit them.

## Problems paying your rent

If you have difficulty paying your rent we may make payment directly to your landlord, if:

- ◆ We consider that you are unlikely to pay your rent or have difficulty managing your own affairs
- ◆ You are more than eight weeks in arrears with your rent

A few examples may include:

- ◆ Mental or physical disabilities
- ◆ Learning difficulties
- ◆ People fleeing domestic violence
- ◆ A history of financial problems

Each decision will be considered on an individual basis and decisions will be reviewed regularly. We will ask for evidence to support our decisions.

## Where to get help

If you have any questions about the payment of your Local Housing Allowance you should contact your Local Council's Benefits Service or visit their website.

You can get more detailed information about banking and advice on managing your money by contacting your local Citizens Advice Bureau.

The Financial Services Authority also produces a useful booklet about basic bank accounts. A copy of this is available from your Local Council's Benefits Service.

## Further Information

There are two more guides in this series:

**Local Housing Allowance – Information for Landlords**

**Local Housing Allowance – Information for Tenants**

For more detailed information about Local Housing Allowance or if you would like a copy of this guide in large print please contact your Local Council's Benefits Service or visit their website.