

## Application for direct payments of Local Housing Allowance to your landlord.

### What is this form for?

The information you provide in this form will help the Benefits Service decide whether it is appropriate to pay Local Housing Allowance (LHA) directly to your landlord. You may not need to complete all the questions, as each case will be different, but try to give as much information and evidence as possible.

The Benefits Service has to make all payments of LHA directly to you, but we can make payments directly to your landlord where you have difficulty managing your affairs.

Complete the Financial Assessment form if you have multiple debts and would like us to consider this when making our decision or if you would like us to put you in touch with the Citizens Advice Bureau (CAB). You can contact the CAB Money Advice Service directly on **0870 1264038**. We may also use the information you provide to put you in touch with other Council Services who may be able to offer additional support.

### Who should complete this form?

This form should be completed by the tenant, but it can also be completed on behalf of the tenant by:

- family or friends
- main carer
- an advice or welfare agency
- the landlord or letting agents.
- another service within the council

The tenant must always sign the form and be fully aware that it may lead to their LHA being paid directly to the landlord to cover their rent.

For ease, all the questions are asked in the first person.

Please complete in black ink.

### What should be sent with this form?

Written evidence needs to be provided to support the evidence given in this form. This can be from various sources depending on a person's individual circumstances, for example:

#### **The tenants:**

Family and/or friends, Landlord, General Practitioner (GP), Probation Officer, Social Worker, Main carer, Welfare Groups, Department For Work & Pensions

Please note this list is not exhaustive. Refer to the guidance notes for further advice on what is acceptable evidence - see pages 7-10.

1. Name of tenant \_\_\_\_\_

2. Address of tenant \_\_\_\_\_

\_\_\_\_\_ Post code \_\_\_\_\_

3. Person completing the form. \_\_\_\_\_

4. Contact address and telephone number, if the above is not the tenant.

\_\_\_\_\_

5. If the tenant is not completing the form, please tell us your relationship to the tenant and the reason for completing the form on their behalf

6. Tell us about any learning disabilities that may cause you problems in paying your rent

\_\_\_\_\_

7. Tell us about any physical disabilities or medical conditions that may cause you problems in paying your rent

\_\_\_\_\_

8. Tell us about any mental health problems that may hinder your ability to pay your rent

\_\_\_\_\_

9. Are you dealing with addiction? e.g. alcoholism, substance misuse, gambling

\_\_\_\_\_

10. Have you encountered difficulties in managing your affairs because you need assistance with understanding English?

\_\_\_\_\_

11. Please tell us about any recent changes that mean you need additional support, or if you anticipate any in the near future?

\_\_\_\_\_

12. Have you had any previous problems in maintaining rent payments?

13. a) Do you currently have rent arrears? Yes  No

b) How much are your rent arrears? £  :

c) What period do they cover? \_\_\_\_\_

d) Has your landlord taken any of the following action to recover your rent?  
(please tick and send us any proof of the action taken)

Court Action

Notice Of Seeking Possession

Notice To Quit

A Letter

A Payment plan

Other (please specify) \_\_\_\_\_

Have you asked your landlord if they can reduce the rent?

Yes

No

If you do not receive any help or support and would like us to put you in touch with council services that could help you, please tick this box

14. Do you have other debts that you need help to resolve? Yes  No   
Please complete the Financial Assessment Form and tick the box if you wish us to make a referral to the CAB Money Advice Service

15. Do you currently receive support from an agency, organisation, friend or family member to help you to make rent payments? Yes  No   
If yes, please give the name of this person and their contact address.

16. Are you having deductions made from your other income, such as DWP benefits to help repay debts?

### 17. Tenant's Declaration

- The information given is true and correct
- I am happy for my Local Housing Allowance to be paid directly to my landlord to cover the contractual rent
- I will contact the Benefits Service should I feel I am able to receive my benefit directly
- If I have completed the Financial Assessment form, I authorise you to send a copy of this to the CAB.

I have read and understood the declaration.

Please sign and date the form below (if you have a partner they should also sign below)

You \_\_\_\_\_ Your Partner \_\_\_\_\_

Date \_\_\_\_\_ Telephone \_\_\_\_\_

**Please remember to include documentary evidence where to support your request**

18. Person completing the form, if not the tenant

- The information given is true and correct
- I believe it to be in the best interest of the tenant to pay Local Housing Allowance directly to their landlord

I have read and understood the declaration. Please sign and date the form below.

Name \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_ Telephone \_\_\_\_\_

**Please return this form, together with documentary proof to support the information provided to: The Benefits Service, Bolton Council, PO Box 4, Town Hall, Bolton. BL1 1YZ.**



# Financial Assessment Form

<b>Your weekly income</b>	<b>You</b>	<b>Partner</b>
Net earnings from employment		
Income Support/Jobseekers Allowance		
Child Benefit		
Housing Benefit		
Pension Credit/Retirement Pension/Works Pension		
Any other State Benefit		
Money received from parent /friends		
Any other income (please state source)		
<b>Total weekly income (A)</b>		
<b>Your weekly amount of outgoings</b> (please convert any monthly outgoings to weekly figures)		Arrears if any
Rent		
Council Tax		
Electricity		
Mortgage		
Gas		
Water rates		
TV Licence/rental		
Telephone		
Food		
Household products		
Clothing		
Car/transport		
Maintenance		
Fines		
Other outgoings (please state what they are)		
<b>Total weekly outgoings (B)</b>		
<b>Weekly income less weekly outgoings (A LESS B)</b>		
<b>Loans &amp; other Credit debts</b>		
Credit debts		
Name of Creditor	Balance owing	Offer of repayment (if any)
1.		
2.		
3.		
4.		
5.		
6.		
	Total monthly or weekly payments	

# Useful Contacts for Support and Advice

## **Access Bolton**

Ground Floor  
Town Hall  
Phone: 01204 331590

## **Farnworth Town Hall**

Ground Floor  
Phone: 01204 333555

*The following Agencies can give you independent advice.*

- **Citizens Advice Bureau,**
- **Welfare Rights,**
- **Housing Advice Centre,**
- **Money Skills**

✓	<b>Reason direct payment is a problem</b>	<b>Evidence required</b>
	The Claimant has learning disabilities which make it difficult for them to manage their finances.	Written evidence from Care Worker, Doctor, Adult Social Care and Health, etc.
	The Claimant has a physical disability or mental condition.	Written evidence from Care Worker, Doctor, Adult Social Care and Health, etc.
	The Claimant has mental health problems which make it difficult for them to manage their finances.	Written evidence from Care Worker, Doctor, Adult Social Care and Health, etc.
	The Claimant is dealing with addiction to drugs, alcohol or gambling.	Written evidence from Support Organisations, G.P., Hospital, Social Services, Adult Social Care and Health, etc.
	The Claimant has difficulty speaking and understanding English.	Written evidence from Support Organisations.
	The Claimant has serious difficulty reading and writing	Written evidence from Support Organisations.
	The Claimant is fleeing from domestic violence and would find it difficult to manage affairs and pay rent	Written evidence from Support Organisations, Adult Social Care and Health, etc.
	The Claimant has recently been released from prison.	Written evidence from the Prison or the Probation Service.
	The Claimant has recently suffered a bereavement	Written evidence from Care Workers, Doctor, Adult Social Care and Health, etc.
	The Claimant has come out of hospital after an operation, is going into hospital or is caring for a terminally ill close relative.	Written evidence from Care Workers, Doctor, Adult Social Care and Health, etc.
	The Claimant has severe debt problems.	Court Orders, CCJ's, evidence from Help Groups, Solicitors, creditors, debt advisors, etc.
	The Claimant is an undischarged bankrupt.	Copy of Court Order
	The Claimant is unable to open a bank account.	Letters from banks or money advisors

# Application for Direct Payments of Local Housing Allowance to your Landlord

## Guidance Notes

### Introduction

Local Housing Allowance (LHA) payments will be made directly to tenants. However, you can have payments made to your landlord in special circumstances.

If you feel that you could have problems keeping up with your rent payments and it would be easier for you if your landlord was paid directly, please complete this form. You can fill it in yourself or if you cannot manage, someone else can help you. See the front of the form for details of who can help you.

For ease all questions are asked in the first person.

The Benefits Service will use this information to make a decision. Tell us as much information as possible and provide relevant evidence so that we can make a quick decision. In some cases, it may be necessary to gather further evidence or interview you and/ your representative.

We will write to you, and anyone else affected by our decision and your right of appeal

If we decide to pay your landlord, the landlord will only receive LHA up to the amount of the contractual rent. If there is any excess, this will be paid to you.

It is important that you give as much information as possible to the questions so we can make a sensible decision. Whenever possible, please provide written evidence to support the information when you return the form.

Please use extra paper if there is not enough space.

### Questions 1 – 5

Where you are claiming for direct payment of LHA to your landlord, make sure your name and address is completed clearly.

The name of anyone completing the form on your behalf or helping you complete it should be clearly stated. We need to know their address and whether they are from a statutory or voluntary agency, as we may need to contact them directly.

Please also tell us about the relationship you have with the person completing the form and the reason they are filling in the form for you.

### Question 6

Tell us about any learning disabilities that may cause you problems in paying your rent. This is likely to be for people with

slight learning difficulties: those with severe disabilities should have appointees. The way learning disabilities affects people's lives varies greatly. You may find it harder to learn and understand how information fits into a bigger picture. You may experience difficulties with everyday practical skills like cooking and using public transport, or social skills like holding a conversation. In some cases, like these, it may be appropriate to pay LHA directly to your landlord so that you do not get into arrears.

### Question 7

Tell us about any physical disabilities or medical conditions that cause you problems in paying your rent.

Physical disabilities vary enormously, and it may only be in a few cases that it affects how a person manages their affairs. For example,

a severe impairment in both your sight and hearing may mean you have additional problems with communication, mobility and access to information. You may need to remain close to medical equipment. Similarly, some disabilities may be encountered when you go out or try to access public buildings. You may also have physical problems because of your age.

### **Question 8**

Tell us about any mental health problems that may hinder your ability to pay your rent.

Some people coping with mental illness may be less able to manage their financial affairs and may feel that organising rent payments are too much to cope with. You may only require additional help from the Benefits Service for a short time whilst receiving assistance from other support networks and/ or medication.

The most common forms of mental illness include:

- Anxiety
- Phobias
- Postnatal Depression
- Manic Depression (Bipolar Disorder)
- Dementia
- Eating Disorders
- Alzheimer's
- Obsessive Compulsive Disorder
- Personality Disorders
- Schizophrenia

### **Question 9**

Are you dealing with an addiction? Someone who is experiencing (or has a history of) addiction, for example to alcohol, drugs or gambling, may find it difficult to prioritise their outgoings. Therefore, it may be more helpful to pay your LHA directly to your landlord.

### **Question 10**

Have you encountered difficulties in managing your affairs because you need assistance with understanding English?

The barriers faced by people who are not fluent in English can inhibit their ability to deal with agencies and organisations. This can extend to banks and/or landlords or letting agents when trying to organise rent payments and the receipt of LHA. In some cases, it may

be in your best interest to have your LHA paid directly to your landlord whilst you receive support and assistance to help you manage your affairs.

### **Question 11**

Please tell us about any recent changes that mean you need additional support, or if you anticipate any in the near future?

There may be times where you have experienced, or are about to experience, a change in your life which means you need additional help over a short period of time. This could be in terms of bereavement, a relationship breakdown (possibly violent), coming out of hospital after an operation, going into hospital or a terminal illness of a close relative.

### **Question 12**

Have you any previous problems in maintaining rent payments?

You may have fallen into rent arrears in the past which have led to eviction and possibly homelessness. If you feel there is a risk of this happening again and are receiving support to sustain your current tenancy, please give us details. We may be able to offer additional support and help keep your rent payments up to date by paying your LHA to your landlord. If possible, please provide evidence of the previous eviction, homelessness or rough sleeping.

### **Question 13**

Do you have rent arrears?

Please give us details of any rent arrears that you currently owe. Provide evidence of any action taken by your landlord to recover these debts, e.g. eviction notice or a rent arrears letter.

### **Question 14**

Do you have other debts that you need help to resolve?

If you have major debts, you may find yourself in a position where you are unable to open a bank account due to bad credit rating. This can be severe debts such as Undischarged Bankruptcy and County Court Judgements, or simply mounting bills such as electricity, gas, water, etc.

Please give us details by completing the Financial Assessment Form

**Question 15**

Do you currently receive ongoing support from an agency, organisation, friend or family member to help you make rent payments? Support from various organisations is available to many people to help with basic skills. Please advise us whether you receive any support or care packages.

**Question 16**

Are you having deductions made from your other income, such as DWP benefits to help repay debts? The Department for Works and Pensions can make deductions from your benefit for rent arrears, council tax or utility debts. You may also have deductions from your earnings to pay the Child Support Agency or to repay your Council Tax arrears. Please provide evidence if this is happening to you.

**Question 17****Tenant's Declaration**

Make sure you sign and date the form, if you have a partner please make sure, they sign it too. By signing the form, you are accepting that the information you have provided may lead to your benefit being paid to your landlord. We may share some of this information with other sections of the council, or Department for Work and Pensions.

**Question 18**

Declaration from person completing the form. If someone has completed the form on your behalf, they must also sign the form.

Have you given us a daytime telephone number as this will help speed up our decision, where we need more information from you.

**Large print, interpretation, text only and audio formats of this document can be arranged on request.**

Please return the form together with documentary proof to support the information provided to:  
The Benefits Service, Bolton Council, PO Box 4, Town Hall, Bolton. BL1 1YZ.

## Basic Bank Accounts

### How do I open a basic bank account?

If you want to open a basic bank account, you should check with a bank near you what you need as proof of your identity and address. This could be documents such as a passport, driving licence, council tax bill or a recent utility bill, (electric, gas or water bill)

You can apply for a bank account by picking up an application form or making an appointment to complete one. If you need help with this, free financial advice and assistance is available from the Citizens Advice Bureau.

### What is a basic bank account?

Basic Bank Accounts are easy to use and have the basic features of a current account such as.

- You are able to withdraw cash at the counter and cash machines.
- Set up direct debits to pay your bills and to manage your finances.

Most Basic Bank Accounts do not offer an overdraft or chequebook. People with a poor credit history can usually open them. All the major banks and building societies operate them and most let you use the Post Office to get your money.

### What identification do I need to open a Basic Bank Account?

The law says that banks have to identify their new customers. This is to help stop criminal activities like money laundering. They will explain which documents they will accept as proof of your identity, although this may vary from one bank to another.

They may ask you for a government issued document together with a photograph, plus another document from an approved source.

If you do not have these documents, they may accept other documents such as a letter from a government department or local council confirming your right to state benefits.

#### Identification requirements

Most banks will need two separate forms of identification.  
The following documents may be accepted by most banks:

<b>Identification</b>	<b>Address</b>
Benefits Agency letter	Tenancy Agreement
Housing Benefit award letter	Benefits Agency letter
HM Revenue & Customs Tax notification	Recent Utility Bill
Full UK driving licence	Current years Council Tax Bill
Passport or National Identity card	HM Revenue & Customs Tax notification

## Changes in Circumstances

### Why do you need to tell us about changes in your circumstances?

Your benefit is worked out on the latest information you have provided. If your circumstances change your Benefit may be affected, so you must tell us about any changes straight away. If you do not, and you are entitled to more Benefit, it may only be paid from when you told us. If you delay or do not tell us about changes in your circumstances, which mean you are entitled to less Benefit, you will have to pay back any Benefit overpaid to you.

If you receive a backdated award of a Social Security Benefit you may be asked to pay back some of the Housing Benefit/LHA/Council Tax Benefit you have had for the backdated period.

**These are examples of what you should tell us. Please tell us of any changes immediately, otherwise you may lose some Benefit.**

<b>Income/Capital</b>	<b>Household/Personal details</b>
Increases/decreases in your income, your partner's income or any non dependant's income	If someone comes to live with you
Increases/decreases in your partner's savings or capital	If someone living with you moves out
If you or your partner start or stop getting any other benefits	If someone living with you has a change in their circumstances
If you or your partner start or stop getting Job Seekers Allowance	If you have another child/child leaves school/or child benefit stops
If you or your partner start or stop getting any other benefits e.g. Incapacity, Pension Credit, Bereavement Allowance, Widowed Parents Allowance etc.	If a child stops/starts work or Youth Training
If you or your partner stop or start work	If you or your partner becomes registered blind
	If your rent changes (excluding "Be One Homes")
Please provide proof of income/capital changes.	If you or your partner expect to be away from your home for 13 weeks or more.