

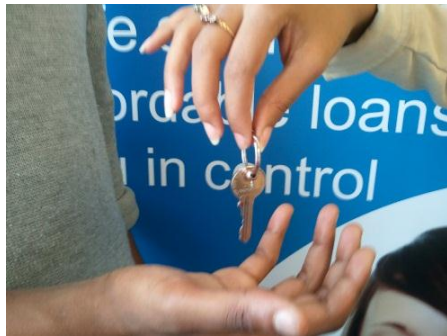


Solent Credit Union

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Local Housing Allowance Service An Explanation for Tenants of Private Landlords.



Staying out of rent arrears

Solent Credit Union can collect your Local Housing Allowance on your behalf and pay it to your landlord. This will mean that your Local Housing Allowance is only used for the purpose of paying your rent. The money cannot go astray, leaving you in difficulty with your landlord.

To use this scheme, you have to become a member of Solent Credit Union, and your landlord also has to agree to take part.

To join Solent Credit Union you need two pounds. This is made up of a membership fee of one pound and you must also have a savings account with at least one pound saved.

A leaflet about what the Credit Union does is included with this pack.

Once you have joined Solent Credit Union

Once you have become a member, we open an account for you. Your Local Housing Allowance will be paid directly into your account by the local authorities, and Solent Credit Union will transfer the money straight on to your landlord. The purpose of this is to prevent you falling into rent arrears.

You can then also use you're your credit union accounts to save and use other services that the credit union provides. These include a low cost pre-payment card and affordable loans, if you fulfil the conditions for the specific loan that you want.

Cost of this scheme

Solent Credit Union will not charge you for making any payments. The cost of the scheme is paid by your landlord.

Limitations of the scheme

Solent Credit Union will only transfer monies specifically received to pay your rent. If there are insufficient funds in the account to pay the rent Solent Credit Union will not make up any shortfall.

Permission for Solent Credit Union to make payments for you

When you join the scheme, Solent Credit Union needs an authorisation from you to make transfers to your landlord. Please complete the attached form (Local Housing Allowance : Claimant's Authorisation) to allow us to do this.

Leaving the scheme

If you no longer wish the Credit Union to pay your rent to the landlord, you must give us 30 days notice that you wish to end this arrangement.