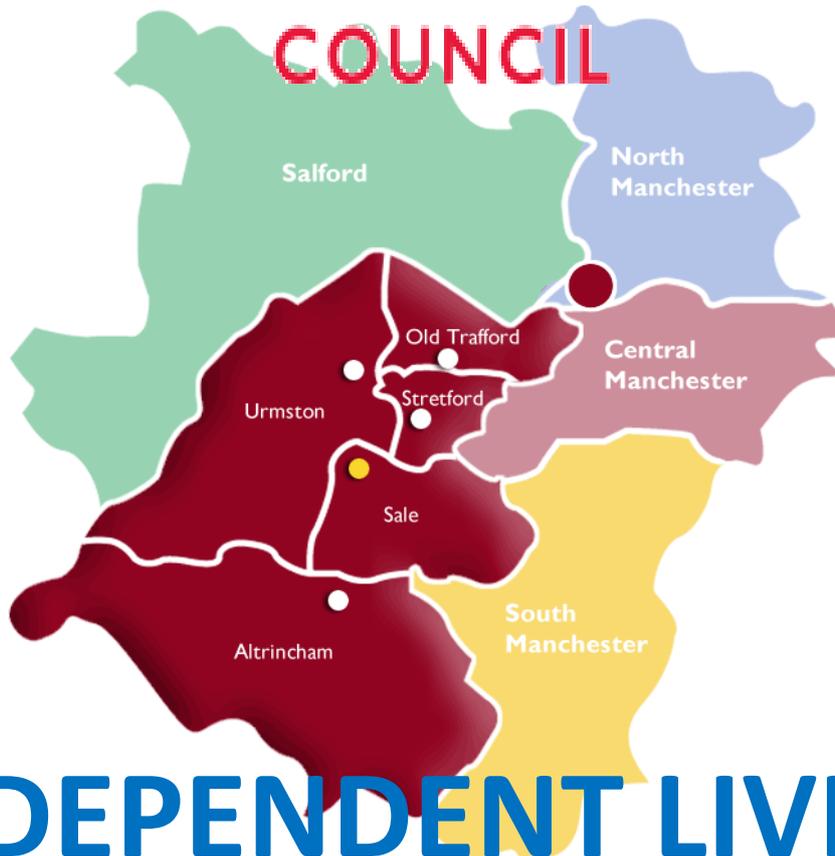


TRAFFORD COUNCIL



INDEPENDENT LIVING SKILLS WORKBOOK

HELPING TO PREPARE YOU
FOR YOUR OWN TENANCY

The purpose of this workbook is:

- To learn how to manage a tenancy and to integrate into your community.
- To look at potential risks that might affect your ability to manage your tenancy and prevent them.
- To prove to a future landlord that you CAN manage a tenancy successfully.
- To find suitable move on accommodation.
- To identify organisations/agencies who can offer support if and when you need it.
- To guide you through the move on process.
- To give you your own booklet of useful information for you to take with you after supported accommodation.



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Contents

- UNIT 1 – Finding a property
Pages 3 – 9
- UNIT 2 – Rent, Housing Benefit and Council Tax Benefit
Pages 10 – 13
- UNIT 3 – Understanding a Tenancy Agreement
Pages 14 – 22
- UNIT 4 – Debt, Budgeting and Bills
Pages 23 – 31
- UNIT 5 – Being a Good Neighbour and Part of Your
Community
Pages 32 -34
- UNIT 6 – Getting Ready to Move out and Move In
Pages 35 – 39
- UNIT 7 – Identifying Ways to Minimise Risks to Your
Tenancy and Getting the Right Support
Pages 40 – 44

Final Page: Your Useful Telephone Numbers

UNIT 1: Finding a property

This unit guides you through the process of finding the right move on accommodation for you.

You will need to have a move on plan from the very start because it can take a long time and there may be obstacles you need to deal with before you have a realistic chance of move on such as:

- Completing application forms
- Paying former tenant arrears
- Getting finance in place for rent / deposit
- Preparing a reference pack for a potential new landlord

Checklist for this UNIT

	Tick	Date
I know about different types of landlords		
I have registered with Housing Associations		
I can use Choiced Based Lettings		
I can use PINPOINT		
I know where to look for private properties		
I have considered rent and deposit costs		
I know how and when to bid		
I have identified any obstacles to my move on and my Support Plan reflects this.		
I know how to prepare a reference pack for a landlord (this will need to be added to during your support)		
Signed (resident)		
Signed (staff)		



Finding a Property...

For general advice about housing go to the Direct.gov website or speak to staff at HOST.

There are a few options for you to look at when you are looking for a new home.

SOCIAL HOUSING

Social housing is usually the cheapest way of renting. It is property owned by local councils or a Registered Social Landlord. Registered Social Landlords are given money by the government to help provide affordable housing. (You can find out which social landlords have properties in Trafford by checking Trafford Councils website or by going through Housing Options.

You can download application forms from websites, apply online or visit one of the local area offices.

With your worker, find out who is currently managing the Housing Options and Housing Register and put their details here:

Name of Service Provider and telephone number	Find your local office address	Find the website address
		

! Put any useful telephone numbers in your 'directory' page at the back so you can find them easily!

For **SOCIAL HOUSING** you have to keep on top of your applications and you will need to bid for properties through housing and on PINPOINT.

When should you bid through housing?	
When can you bid through PINPONT?	

HOUSING ASSOCIATIONS

Housing associations are separate from councils but often work closely with them to house local people. Most provide a range of housing suited to single people, couples and families. Some also provide housing for people with certain needs.

Once you are registered with a Housing Association partner you will automatically be registered with pinpoint:



Pinpoint has a partnership between 10 local councils in Greater Manchester and 13 housing associations. This gives you a bit more choice and you can apply to live in a property in Bolton, Manchester, Salford, Bury, Stockport, Trafford, Wigan, Tameside, Oldham or Rochdale. Pinpoint have no telephone number as they are a website. What is the web address?



You can also search for properties on Pinpoint. A lot of landlords use Pinpoint to advertise their properties. When you log on to Pinpoint you will be asked for a username and password. Jot them here:



Username	Password



With your keyworker, think about good things (pros) and bad things (cons) about **SOCIAL HOUSING**:

Pros	Cons

Social Housing in Trafford is advertised on 'Choice Based Lettings' on the internet and in their offices

Where is your nearest Choice Based Lettings office?	
What is their web address?	

You can also rent **PRIVATE** accommodation:

If you wanted to rent from a private landlord and you are on a low income you may be able to claim and receive Local Housing Allowance. Local Housing Allowance is used to work out how much Housing Benefit you can get depending on things like your income amount, age and circumstances. It is calculated depending on where you live and who lives with you. You can check what your allowance might be on the Directgov website by searching for 'Local Housing Allowance rates' through Google and put in your area.

Renting a **PRIVATE** property gives you more flexibility about where you can live but it will generally be more expensive than renting from the council or social landlord.

Also, if you rent from a private landlord you may need to pay a deposit before you could move in. A deposit is usually a month's rent but some landlords are flexible so you should always ask them. Ask your worker where you can go for help applying for support getting a deposit together.



Like you did before with social housing, now think about good things (pros) and bad things (cons) about **PRIVATE RENTING**:

Pros	Cons

TIPS FOR SUCCESSFUL APPLICATIONS...

- **BE POLITE**: If you are speaking to landlords over the phone – try to have all the information ready that they might need like your current address and what kind of property you are looking for. If they ask you anything you don't know, make notes and ask if you can call them back.
- **DRESS SMART**: If you go to meet with a landlord face to face it's good to make a positive impression.
- **BE ON TIME**: Landlords are very busy and they have a lot of people wanting to move into their properties. If you are late or miss appointments they may withdraw your application or give the property to someone else.

PRIVATE rented properties are advertised in many places. You can look in local newspapers, shop windows, local lettings agents and websites such as Right Move.

Now answer these questions so you know what you are looking for:



How many people will be living in the property?	
How many bedrooms are you entitled to?	
How much Local Housing Allowance can you get if you rent a private property?	
Could you get help getting a deposit together?	

Moving into ANY accommodation you will need good references. The more good references you have, the better your chances of being successful.

Also in your pack for landlords you will need:

What you need to take	What do you have that you could take?	What do you need to get?
ID		
Proof of income / benefits		
References		

Think about who you can ask and start getting your pack together.

Exercise:

What does living independently mean to you? (Ask your worker to help you)

.....

.....

.....

Have a think about where you have lived before. Was it with friends or family? Have you had your own tenancy before? Have you lived independently?

Dates	Address	Lived with others?	Lived Independently?

Look back at these places and think about your experience. If you haven't lived independently before, try thinking about friends or family who have:

List 3 things that went well...	List 3 things that didn't go well....

As you start to apply for properties, think about what a landlord might want from a tenant:

Want	Don't want

Applying for Properties...



When you receive your application forms you may not know what to put. Ask for HELP...

- Speak with staff where you live now
- Ask the local housing department to help you (HOST)
- Go to Citizen's Advice Bureau



Citizens Advice
Find your local C.A.B. number and address and put it in your directory at the back!

You will probably have to fill out quite a few application forms for different places. It might be a good idea to keep a record so you know who you've applied to and when you sent the application form in case you need to chase them up.

Name of Landlord and Phone Number	Date Sent	Notes

Looking for property can be really complicated and scary. If you get stuck you can ring Shelter for advice on anything to do with housing or tenants rights.

Free advice helpline:
0808 800 4444

Shelter

!! Add this number to your telephone directory at the back !!

UNIT 2: Rent, Housing Benefit and Council Tax Benefit

This unit gives you some guidance on paying your rent and applying for Housing and Council Tax Benefit.

When you get your own place you will be responsible for the rent of that property. If you are on a low income or have no income you can apply for housing and council tax benefit to help you.

The first section looks at addressing FORMER tenant arrears which you may have if you have had your own property before as having former tenant arrears may affect your move on.

Checklist for this UNIT

	Tick	Date
I can provide evidence that I have paid rent in my current accommodation (if relevant)		
I can stick to a payment plan (if relevant)		
I have addressed any former tenant arrears (if relevant)		
I know how to claim Housing Benefit		
I know what Council Tax is for		
I understand what to do if my circumstances change		
I know who to contact if I need help when I move into my new property		
Signed (resident)		
Signed (staff)		

Rent



Do you have previous tenant arrears?	
If so, how much?	
Which landlord/s are they with?	
Have you contacted them to address them?	

Having previous tenant arrears may affect future tenancies. Discuss this with your worker, if it's relevant, and incorporate it into your support plan.

Your rent is one of the most important costs you have. You need to be responsible for your rent account and keep up payments on time.

Your rent may be split into housing benefit and personal charge / 'shortfall'. Ask your worker how much your full rent is and how it is split.

How much is your full rent?	How much does Housing Benefit pay?	How much do you pay?

Your keyworker or housing officer will help you to track your rent account but YOU need to keep a record of your own account at all times.

To practise, keep a record of the first ten weeks here then develop your own record which works for you or use a rent statement.

Your current rent account:

Week Number	Date	Amount Paid	Balance
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

It is important you keep on top of your rent as you will get a reference from your worker for your new property.

However, if you fall behind because of circumstances, you will need to agree a payment plan and stick to it.

Different landlords have different rules about arrears so you MUST make sure you know the rules because you may be asked to leave a property if you have not kept up to date with rent.

Note: If you need a payment plan this will be reflected in your support plan and your worker will need to sign off if you have paid your rent at the end of your stay!

Housing Benefit

If you're on a low income, whether you're working or not, and need financial help to pay all or part of your rent, you may be able to get Housing Benefit.

You will need to claim housing benefit for the accommodation where you live now. Your worker will help you to claim at Trafford Council Benefits Section.

Put their number in your directory at the back.



Council Tax

Council tax is the system of local taxation which is used to help fund services in your area such as police, fire, refuse collection, schools, leisure centers, parks and open spaces, street cleaning, public transport, social housing grants, housing and council tax benefits, support for voluntary groups, meals on wheels, facilities for young people, adapting homes for disabled people, play centers for children, sports facilities and many others.

Council Tax Benefit

Council Tax benefit is paid to people on low income who pay council tax. You would claim it at the same time as Housing Benefit from Trafford Council.

Change in Circumstances

If your circumstances change, your benefits or entitlement may change. You MUST let housing benefit know any changes otherwise you might get an overpayment and you might end up owing the payment back, leaving you in debt. This can be avoided with a quick phone call to Trafford Council.

Exercise

Where do you apply for Housing Benefit and Council Tax benefit?

EXERCISE: See if you can get a blank housing benefit form and ask your worker to help you go through it.

Would you feel confident filling one in on your own? (circle) YES NO

You will need to support your claim with 2 forms of ID (tick if you have them)

Birth certificate	
Passport	
Driving License	
Bank Statement	
Letter from solicitor, social worker or doctor	
Recent gas, electric, water bill	

You need proof of your National Insurance number (tick if you have them)

P45 or P60 (from an employer)	
Letter from HM Revenue and Customs	
National Insurance card	
Letter from Department of Work and Pensions (DWP) eg: JSA letter	

*NOTE: If there are other people moving in with you, you will also need to provide evidence for them too.

You may also be asked for proof of these things. Make notes in the boxes of documents you could take:

Proof of rent	
Proof of savings	
Proof of earnings / income	

Why might your claim stop? (Give 2 examples)

.....

Where could you get advice if this happens?

UNIT 3: Understanding a Tenancy Agreement

During this unit you will look at different types of Tenancy Agreements, work through an example of a Tenancy Agreement and look at your rights and responsibilities as a tenant as well as the rights and responsibilities of your landlord.

There are several exercises to complete which will help you to understand a tenancy and know what to look for when you go to sign for your own accommodation.

The unit will give you a better knowledge of rights and responsibilities of both you and your landlord so you know how to manage your tenancy and reduce the risks of losing it.

Checklist for this UNIT

	Tick	Date
I understand the basics of different types of tenancies		
I have seen what a tenancy agreement looks like		
I know how to look for information I need to know in a tenancy agreement		
I know who to speak to if I have any problems with my tenancy agreement or there are things I don't understand		
I understand landlord's rights and responsibilities		
I understand my rights and responsibilities as a tenant		
I have identified potential risks to my tenancy and these are reflected in my support plan		
Signed (resident)		
Signed (staff)		

Prepare for Your New Tenancy

When you get your property you will need to understand and sign a **tenancy agreement**. A tenancy agreement is a legal contract between landlord and tenant. The agreement contains the terms and conditions of the tenancy, such as the length of the agreement, the rent payable and what is and isn't allowed in the property, such as pets.



Types of tenancy agreement:

Introductory tenancy

You will most likely be offered an Introductory Tenancy, normally lasting 12 months, to prove you are a good tenant and that you are a responsible tenant before the council offers you a secure tenancy. Your introductory tenancy can be ended easily if you break the tenancy conditions.

Starter tenancies – if you are a new housing association tenant

If you are a new housing association tenant you may be offered a starter tenancy – normally lasting 12 months. This is a 'trial' tenancy to prove that you are a responsible tenant before you are offered an assured tenancy.

Assured tenancies

Most housing association tenants who do not have starter tenancies have assured tenancies. If you are an assured tenant you have strong rights and can only be evicted in certain situations. You cannot be evicted unless your housing association gets permission from a court. Reasons you can be evicted include if you have failed to pay your rent or been involved in anti-social behaviour. If you have been involved in anti-social behaviour your tenancy can also be 'demoted' which means you have fewer rights and can be evicted more easily if you continue to misbehave.

Assured shorthold tenancies

Assured shorthold tenancies are usually for a set period of time (called a 'fixed term'), like six or 12 months. Landlords may use this type of tenancy so it is easier to get the property back once the tenancy has ended.

Assured Shorthold Tenancy Agreement(example)
under part 1 of the Housing Act 1988
as amended under part 3 of the Housing Act 1996.

Date:.....

This agreement is between us..... and you..... (individually and together):
(Please tick appropriate box)

The rent is: £..... Every: Month 4 weeks 2 weeks 1 week

The rent must be paid in advance.

A We let out the property at:

1 (address)

to you (individually and together if there is more than one of you) as well as the furniture, fixtures

and household belongings that are on the list that you and we signed. The amount of rent is shown on the previous page and both you and we must keep to the terms below.

2 You will have the property and the furniture for.....(length of tenancy)

From..... (date) to 11 am on..... (date)

If, at the end of this time, you want to continue the tenancy and you have not already received from us two months' notice to end the tenancy, it will carry on from month to month as a monthly contractual tenancy. You must give one month's notice to end it. This notice must be given to expire on a rent payment day.

3 This agreement is an assured shorthold tenancy (as defined in section 19A of the Housing Act 1988). The arrangements in section 21 of the Housing Act 1988 for the landlord to repossess the property apply to this agreement. This means that you cannot claim any legal rights to stay on once the tenancy has ended and a court order says you must leave. The landlord giving a section 21 notice must give at least two months' notice, in writing. For more information, you should consult a Housing Advice Centre, solicitor or Citizens' Advice Bureau who will tell you what this means.

4 We will let the property to you (individually and together) and only.....(tenants name/s) will be allowed to live there.

5 No children are allowed to live in the property without our permission, in writing (which we will not unreasonably withhold).

6 No animals are allowed in the property without our permission, in writing (which we will not unreasonably withhold).

7 You have to pay a deposit of £..... (you will not receive interest on it).

You will get it back when this agreement ends and you leave the property, as long as you have kept to all the agreements and conditions and you have paid all the rent and bills for the property. If you do not do so, we may take from your deposit any rent legally owed to us, or other money legally owed to us, reasonable compensation if you have broken any of your agreements, or the reasonable cost of making good any damage which is not caused by fair wear and tear. We are entitled to keep the deposit until you have produced satisfactory proof that you have paid for the utility bills (electricity, gas, water and phone) for the property. If you fail to do so, we may pay any charges you owe from your deposit. If we cannot agree amounts for any breach, the matter will be decided by the County Court.

8 You cannot use the deposit to pay rent under this agreement.

9 If you owe rent or any other money legally payable to us under the agreement, you will have to pay interest on this amount from the date that it should have been paid. The interest rate is 3% above the base rate used by the Royal Bank of Scotland. This rate may apply before, as well as after, a court judgment has been made against you, depending on the terms of the court judgment.

10 We may keep keys to the property.

11 The landlord may remove, store, sell or otherwise dispose of any furniture or goods which the tenant refuses or fails to remove from the property at the end of the tenancy. The tenant shall be responsible for all reasonable costs which the landlord may incur. The landlord shall be entitled to deduct such costs and any monies lawfully due to the landlord from any money realised from the disposal of such furniture or goods.

B You must do the following.

- 1 Pay rent on the days and in the way we have agreed.
- 2 Pay our reasonable costs for sending reminder letters. These will be £ _____ for each reminder.
- 3 Pay our reasonable costs for any cheque that does not clear. These will be £ _____ each time a cheque does not clear.
- 4 Keep the inside of the property in at least as good a condition as it was when the tenancy started (fair wear and tear excepted). Also, at the end of the tenancy you must leave all furniture and fixtures in the rooms or places they were in at the beginning of the tenancy.
- 5 Repair any damage that you have done deliberately or that was caused by the neglect or carelessness of you or anyone else living in or visiting the property. This includes replacing any broken glass in windows and repairing or replacing any damaged fittings and installations. If you do not repair the damage you are responsible for, we may give you written notice asking you to repair the damage within a reasonable period of time, depending on the repairs that need to be done. If you fail to do this within the period of notice given, we may then enter the property (after giving you 24 hours' notice, in writing) and carry out the work - you will have to pay us for the reasonable cost of this work.
- 6 Pay for all electricity, gas and phone bills, water charges and Council Tax relating to the property that apply during the period of the tenancy.
- 7 Take reasonable precautions to prevent frost or similar damage to the property. If the property is going to be empty overnight or for more than 12 hours when the weather is likely to be cold, you must leave enough heating on to prevent the water system freezing, or turn off the water supply at the main stopcock and open all the other water taps and valves in the property to drain the tanks of hot and cold water.
- 8 Whenever you leave the property unattended, you must lock all the doors and windows and put the burglar alarm on (if any). You should tell us if the property is going to be empty for more than seven days in a row.
- 9 If you give us notice that you are going to leave the property before this agreement has ended, you must pay our reasonable costs for reletting the property as well as paying the rent until a new tenant moves in.
- 10 Allow us or our agents to come into the property at all reasonable hours of the day to inspect the condition of the property, to carry out repairs or to do other work which we must carry out by law. We will give you at least 24 hours' written notice if we are going to enter the property. You must let us enter the property immediately if there is an emergency.
- 11 Tell us about any repairs or faults that we are responsible for in the structure or outside of the property, in any installation or in the shared areas.
- 12 Only park vehicles on your parking space and without causing an obstruction.
- 13 Pay the reasonable costs for replacing locks if you fail to return any key.
- 14 Pay any reasonable cost for getting replacement keys.
- 15 Allow possible new tenants and prospective purchasers to look at the property on at least 24 hours' written notice during the last month of the tenancy.
- 16 Be jointly and individually responsible for paying all the rent you have to pay under this agreement and keep to all the terms of this agreement.
- 17 Defrost the fridge when necessary. You will be responsible for the reasonable cost of making good any damage that is caused because you have not done this.
- 18 Be responsible for looking after the garden. It must be kept tidy and properly cultivated with any grass cut regularly, but you do not have to improve the garden.
- 19 At the end of the tenancy, leave the property and our fixtures and fittings in as good a condition as at the start of the tenancy (fair wear and tear excepted) and free from rubbish.

C You must not do the following.

- 1 Alter or add anything to the outside or structure of the property, or the furniture, fixtures and household belongings that are on the list that you and we signed. You must not bring into the property any furniture, fixtures or household belongings which do not meet the Furniture and Furnishings (Fire) (Safety) Regulations. You can get information about these regulations from your local Trading Standards Office.
- 2 Anything which may be a nuisance or annoy neighbours. You must not play any radio, CD, record player, television or musical instrument in a way that will cause a nuisance, annoy the neighbours or be heard outside your home between 11 pm and 7.30 am.

- 3 Bring bicycles, motor cycles, and prams into the property without our permission, in writing (which we will not unreasonably withhold).
- 4 Bring any furniture into the house without our permission, in writing (which we will not unreasonably withhold).
- 5 Tamper with any fire precautions.
- 6 Hang pictures or posters on the walls without our permission, in writing (which we will not unreasonably withhold).
- 7 Use Blu-tack or any similar type of adhesive on the walls.
- 8 Sublet the property or any part of it, or give up the property or any part of it to someone else.
- 9 Transfer the tenancy to someone else without our permission, in writing (which we will not unreasonably withhold).
- 10 Carry on any profession, trade or business in the property.
- 11 Display any permanent notice on the property.
- 12 Use the property as anything other than a home.
- 13 Block, or allow guests to obstruct, any of the shared areas.
- 14 Dry washing inside the property, except in a ventilated room suitable for such purposes.
- 15 Use any paraffin or portable gas heater.

D We agree to do the following.

- 1 Keep the property insured against fire and other usual comprehensive risks as long as insurance cover is available.
- 2 Let you have free access to the steps, entrance hall, stairs and all shared areas and keep those areas clean, light and in good condition.
- 3 Be responsible for servicing and maintaining any gas heating system and making sure that all gas appliances within the property are checked by a British Gas or Corgi-registered technician every year, in line with the Gas Safety (Installation and Use) Regulations 1994.
- 4 Be responsible for making sure that any furniture we provide keeps to the Furniture and Furnishings (Fire) (Safety) Regulations.
- 5 Give you back any part of the rent that you have paid for any period that the property could not be lived in because of fire or any other danger that we are insured for.
- 6 Keep the structure and outside of the property in good repair.
- 7 Keep the gas, water, electricity, space-heating and water-heating installations in good repair and proper working order.

If we need to serve any notice on you, we will deliver it by hand or send it to you by first-class post to the property address. This means that notices are served on you once they are put through your letterbox, even if you do not receive them because you have moved. If you give us another address to send notices to, any notice will be validly served at that address, if it is posted by first-class post or left at that address.

If you need to serve any notice on us, they must be delivered by hand or sent by post to the following address.

We may repossess the property if:

- you fail to pay us rent 14 days after it is due, whether you have been asked for it or not;
- you (or any of you) become bankrupt;
- any of the grounds listed in Schedule 2 of the Housing Act 1988 as amended under the Housing Act 1996 apply (these include not paying rent, breaking the tenancy term and causing a nuisance or annoyance); or
- the arrangements for us to repossess the property in section 21 of the Housing Act 1988 apply.

We need a court order to repossess the property. You should contact a solicitor, Citizens' Advice Bureau or Legal Advice Centre who will tell you what this means.

Our signature:
 Your signature
 (or signatures):
 Witness's signature:
 Name:
 Address:
 Occupation:

Now see if you can answer these questions about the tenancy agreement...

1.) Look on the first page of the agreement. Will you have to pay rent before you move in?

.....

2.) You would likely find that the initial tenancy was for 6 months. In section A2 how much notice would your landlord have to give you if he/she wanted to end the tenancy after that period?

.....

3.) How much notice would you have to give?

.....

4.) According to section A6 are you going to be able to have a pet?

.....

5.) According to A11, in your own words, what can the landlord do if you leave anything behind when you move out?

.....

.....

6.) According to B5, in your own words, what should you do if you accidentally break a window?

.....

.....

7.) Looking at B5 again and B10, what should the landlord do if he/she wants to enter your property?

.....

8.) According to C1 and C4, can you bring your own furniture into the property?

.....

9.) Looking at B4, B7, D2, D3 and D7 what generally is the landlord responsible for and what is the tenant responsible for?

.....

.....

.....

.....

.....

Tenancy Rights / Responsibilities

Landlords and tenants have rights and responsibilities even if they are not mentioned in the Tenancy Agreement. Some rules apply to ALL tenancies and some are set by legislation for particular types of tenancy.

If you are currently on a LICENCE instead of a tenancy, it is important to understand you might not have these rights until you get your own tenancy. **EXERCISE:** Read through the next 2 pages and then answer the questions on the following page with your worker.

LANDLORD RESPONSIBILITIES

- **Not disturbing tenants**

Your landlord may need to enter your property to inspect or do **repairs** but they should **give you notice** and arrange a suitable with you.

- **Following the correct procedure if they want the tenant to leave**

Most landlords will have to give a **written notice** and get a **court order to evict** their tenants. IF for any reason your landlord is asking you to leave – seek legal advice from Trafford Law Centre, C.A.B. or Shelter.

- **Carrying out certain repairs**

Your landlord is responsible for most **repairs** but not all. They will usually fix the exterior of the property, so walls, chimneys, guttering and drains. They will usually also fix water supplies and make sure gas and electric are in safe working order.

- **Meeting safety standards**

Landlords should make sure your **gas and electric** are **safe** and that any furniture rented with the property meets fire safety. If this is not the case – make sure you report it to your landlord. If you smell gas, however, it is **an emergency** and you should open all the windows, get out of the property and contact National Grid on **0800 111 999**(put the number in the back of this book)!



- **Following rules on rent**

Your landlord should set out in your tenancy agreement when **rent** should be paid and how much. You also need to know what will happen if you don't pay on time.

***NOTE: IF YOU EVER NEED ADVICE WITH YOUR TENANCY SPEAK TO YOUR LANDLORD OR HOUSING OFFICER OR YOU CAN SEEK ADVICE FROM C.A.B. AND SHELTER!**

NOW HAVE A LOOK AT YOUR RESPONSIBILITIES AS A TENANT ON THE NEXT PAGE:

TENANT RESPONSIBILITIES

- **Not leaving your home**

It may sound obvious but in order to keep your tenancy, you must actually live in it and use the property as your main home.

This does not mean you can't go on holiday but it is worth letting your landlord know if you will be **leaving your home** for any length of time. This might be the case if you are going into hospital, serving a custodial sentence, or need to stay elsewhere temporarily in order to provide care for a loved one. If you don't keep your landlord informed, they might think you've abandoned the property.

- **Keeping up to date with your rent**

Rent is usually paid in advance, normally on a monthly or weekly basis. Check your agreement or ask your landlord to clarify how much rent you have to pay and the day of the week/month that it is due on.

If you **fall behind with the rent**, your landlord may be able to evict you and claim back any money that you owe them. If you are having problems like this, get advice quickly.

If you're claiming **housing benefit**, you must also keep your claim up to date. Otherwise, you could fall behind with the rent and face eviction. You have to inform the housing benefit department of any **changes in your circumstances**, and they may ask you for information from time to time even if your situation stays the same.

- **Not causing a nuisance**

You should take care not to behave in an antisocial way that could upset or annoy your **neighbours**, or to allow anyone in your household (including children) to do so. **Antisocial behaviour** is a legal reason for eviction, regardless of what kind of tenancy you have.

- **Asking permission if you want to change things**

As a tenant you might need to speak with your landlord if you want to **make any changes** such as redecorate or have someone move in with you.

- **Repairs**

Simple DIY and many repairs will be **your responsibility**. Things like changing light bulbs or plug fuses, loose handles, TV aerials, blocked sinks, laminate flooring and door locks if you lose your keys.

- **End the tenancy properly**

If you want to move out, it is very important to **end your tenancy properly** first. You can't just post the keys through the letterbox and walk away. Otherwise you could end up still being **liable for the rent**, even though you're no longer living there. It may be possible to end your tenancy immediately if the landlord accepts this (best to get their acceptance in writing) but you normally have to give your landlord the necessary notice.

- **COMPLAINTS and COMPLIMENTS**

If there is something you are not happy with or if you'd like to say something good about your landlord – you must ask about their 'Complaints and Compliments Policy'.

Now try and answer these questions:

1. What should your landlord do if he/she wants to come and do some repairs?
.....
2. If you are ever asked to leave or you are being evicted from your property, where should you go for advice?
.....
3. If you had a broken toilet seat, who is responsible for repairing it?
.....
4. If you turned on the water tap and nothing came out, who would you contact?
.....
5. If you walk into your home and you can smell gas, what should you do?.....
6. If you have to leave your home for a few weeks because you are visiting friends or relatives, what should you do?
.....
7. How would you find out when your rent is due?
.....
8. If your circumstances change, eg) your partner moves in with you or you have a child, who would you need to inform?
.....
.....
9. If you wanted to paint your living room, would you have to ask your landlord?
(circle) YES NO
10. Which of these would be classed as Antisocial behaviour and might put your tenancy at risk or even lead to criminal convictions? (circle all the answers you think are right)

- | | |
|--|----------------------------------|
| Having the stereo or TV on too loud | Not saying 'hello' in the street |
| Leaving rubbish piled up everywhere | Not keeping pets under control |
| Allowing your children to cause nuisance | Drug dealing |

11. If you are not happy about something your landlord has done / or not done, what policy could you ask them about?
.....

Ask your worker to check your answers

UNIT 4: Debt, Budgeting and Bills

This unit is full of VERY useful information that you'll need to understand in order to maintain your tenancy and keep up with paying utility bills.

To start off with it gives you some guidance around addressing any debts you might have now or in the future and gives tips of how to pay them off and where to seek help and advice.

In this unit you will complete a budget plan (also known as 'income and expenditure'). This format is what most companies use as proof of what you can afford to pay them.

We will also look at utility bills and different payment methods which you'll need to arrange when you get your own place.

Checklist for this UNIT

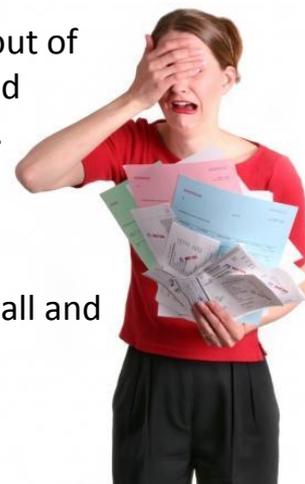
	Tick	Date
I know how to address debt and where to get help if I need it		
I know how to complete a budget plan / income and expenditure form		
I have checked that I am maximising my income and on the right benefits or that I will be able to afford rent and bills if I am working		
I understand different types of debt and the potential consequences of not paying them		
I know how to set up a gas and/or electric account		
I know about different schemes available through United Utilities		
I understand TV licensing, how much they cost and the different payment methods available		
Signed (resident)		
Signed (staff)		



Budgeting give you a headache?

It's really hard to budget, especially when you're on a very low income. If you spend more money than you can afford you might not have enough money to pay your bills and you will get into debt.

A **lot** of people fall into debt. It can become really scary and can get out of control really quickly. This can lead to depression, sleepless nights and a lot of worrying, particularly if bailiffs or debt collectors get involved.



Debts advice

The good thing is you **CAN** get help! Dealing with debt is not scary at all and it is always better to do something about it than to ignore it.

IT WON'T GO AWAY ON IT'S OWN!!

National Debtline 0808 808 4000

National Debtline is a National telephone helpline which is confidential and FREE. They have specialist people on the phone that can help you and if you go on their website they have lots of sample letters, factsheets, advice, budget plans and much more.



Citizens Advice is also FREE. C.A.B. gives advice on many things so they can generally help you with most things. For example, debt, legal advice, housing, tenancy rights. You can call them over the phone but you usually are on hold for a while so it might be better to call at your local office. [\(You found out where it is earlier in this book – check your directory at the back!\)](#)

T r a f f o r d

L a w C e n t r e

The Trafford Law Centre is an independent voluntary organisation offering legal advice, assistance and representation in employment, housing, mental health and immigration. It is also FREE!!

Trafford Law Centre

2nd Floor Atherton House
88-92 Talbot Road
Manchester
M16 0GS
0161 872 3669



Now try doing a budget plan and see what comes out of it...

	What is it?	How much?
IN	Wages / salary	
	Job Seekers Allowance	
	Income Support	
	Tax Credit	
	Child Benenfit	
	Incapacity / ESA	
	Retirement / Work Pension	
	Maintenance / CSA	
	Other	
	TOTAL	(A)

OUT	Rent	
	Ground rent / Service charge	
	Council Tax	
	Gas	
	Electric	
	Water	
	TV License	
	Food	
	Court Fees	
	Crisis Loan Repayments	
	Maintenance Payments / CSA	
	Travel Expenses	
	Laundry	
	Phone	
	Previous Tenancy Rent Arrears	
	Previous Housing Benefit Arrears	
	Previous Council Tax Arrears	
	Hire Purchase Payments	
	Loan Repayments	
	Prescriptions / Health costs	
	Clothing	
	Housekeeping	
	Child care	
	Other.....	
	Other.....	
	Other.....	
	TOTAL	(B)

(A)

MINUS (B)

1.) Work out how much money you have coming in

=



2.) Add it up and put the total in the **(A)** box →



3.) Now look at the list here → and put how much you spend next to each thing



4.) Add all these up and put the total in the **(B)** box →



5.) Now a little calculation!

Do the sum **(A) - (B) =**

Put the amount in the box.

This is what you have left to spend



Do you need to access debt help?

Now you've worked out how much you get and how much you spend, do you feel you should contact one of the debt advice agencies for help?

Your support worker will help you and it will probably help you to feel better. If you do need to pay some debts off, get all your letters together and show your worker. They will help you to contact someone who can help.



It is usually pretty easy, these days, to set up payment plans that are affordable to you. If you need extra help, go to your local C.A.B. office.

Who do you owe the debt to?	How much is it for?	How much can you afford to pay?

Try to ring the companies direct first and see if they will accept the amount you can afford to pay. If they say "no", take all your letters and bills to the C.A.B. or Law Centre and they will help you to write to them and offer affordable payments.

DEBT IS ONE OF THE MAIN RISKS TO SOMEONE'S TENANCY WHEN YOU GET YOUR OWN PROPERTY SO IT IS IMPORTANT YOU UNDERSTAND IT AND TRY TO KEEP ON TOP OF YOUR BILLS.

It is not easy budgeting on a low income. If you have children or other dependents you have a lot of responsibility to provide for them.

TIP!

- Make sure you are on the right income. If you have children, you may want to check that you are getting the right benefits.
- If you are working you may still be entitled to more support.



Understanding Debt and How it Might Affect YOU



Some of the most important debts are not always the biggest ones. The most important ones are called ‘**Priority Debts**’.

Priority Debts are the ones which can lead to serious action being taken against you if you don’t pay.

COURT – You may be summoned to court and this can lead to more debt as you may be expected to pay the court fees.

DEBT COLLECTION AGENCY – If your debt gets passed to a debt collection agency, they will chase you for the debt and may add more charges to you for sending out letters etc.

BALIFFS – Debt collection agencies or the courts may pass your debt on to bailiffs who will visit your property and try to take goods away which they will sell at auction to raise money to pay for your debt. Bailiffs will charge you for letters and visits.

PRISON – If you owe debts (particularly priority debts) and you do not make any attempts to pay or attend court, you may be issued a warrant for your arrest and you could go to prison.

BUT – If you do agree to pay, even a small amount it is unlikely you would go to prison but you **MUST** seek legal advice from C.A.B. or a local Law Centre. (You will need to show evidence that the amount is all you can afford – like the budget plan you did in this book).

‘**Non-Priority**’ Debts are ones which you might not go to prison for but you may still be summoned to court or have bailiffs come to collect the debt.

Have a think about different types of debt and which bills might be priority or non-priority here.

One example of each has been given for you already and there are a few examples for you below the table:



Priority	Non Priority
<i>Council Tax</i>	<i>Credit card</i>

Council Tax

Store Card

Credit Card

Gas Bill

TV License

Electric Bill

Mobile Phone Bill

Gas / Electric



When you move in to your property you will need to check which suppliers your gas and/or electric are with and see if you are on the best rates. You can get a lot of information from the internet or over the phone. If you've paid bills before or you pay bills now in supported accommodation you will have some knowledge of how to pay bills and this will help when you get your own place.

EXERCISE:

- 1.) Choose 2 of the energy suppliers (below) or look up your own choices and see what you can find out. You can use the phone or internet, it's up to you.
- 2.) Imagine you are about to take on a tenancy for a property with gas central heating and electrical appliances. Use the number of bedrooms you may actually get so this gives you a rough idea of what your bills will be.
- 3.) Look at this guidance and prepare. Your worker will help you:
 - You want to know the cost of combined electricity / gas supply
 - Assume the flat will have credit meters (**Credit meters** record the amount you use. Meters where you pay in advance by a card or 'key' are called **prepayment meters**)
 - Use your actual income and how often you get paid
 - You want to try and get a payment plan that suits your income
 - You might be asked questions like 'Are you likely to be in during the day?' or 'Do you have a tumble dryer?' or 'Do you use the washing machine a lot?' so be prepared.

British Gas	britishgas.co.uk	0800 048 0202
E.On	eon-uk.com	0845 303 3020
N Power	npower.com	0845 602 6363
Scottish Power	scottishpower.co.uk	0845 270 0700

Which suppliers have you chosen? 1.)..... 2.)

How much is the estimated cost of combined gas / electric for your property?

- 1.) Per fortnight / month?
- 2.) Per fortnight / month?

What payment options are available to you?

- 1.)
- 2.)

Did you come to any conclusion about which one would be the best for you?

.....

Water

When you pay water bills you are paying for clean water supply to your home and for the sewage removal of dirty water from your home which is then treated and returned to reservoirs. You also pay a fixed amount towards admin fees, customer services and the removal of water from roadsides (gutters).



In the North the main supplier for these services is



Look up their number and put it in your directory at the back.

Example of a water bill →

		Customer account number
Water		
Standing charge	190 days at £30.00 per year	£15.00
Volume charge	25 cubic metres at £1.908 each	£47.90
Total Water charges		£62.90
Wastewater		
Standing charge	190 days at £15.00 per year	£7.50
Sewerage volume charge	25 cubic metres at £1.174 each	£41.00
Surface water/highway drainage	190 days at £20.00 per year	£38.44
Total Wastewater charges		£86.94
New charges		3 Jul 09 to 8 Jan 10
		£149.88

Paying for water:

Without a meter – If you don't have a meter you'll pay a charge based on the water 'rate' of your property. This is set on the 'rateable value' of your home. (This is different to council tax rates).

If you use a LOT of water this may be the cheaper option.

With a meter – If you are a single person or you don't tend to use much water then it may be cheaper to have a meter fitted as this will only charge you for the actual amount of water you use.



Q: Which do you think will be better for you? METER WITHOUT METER

United Utilities have some pretty good services to help people who are ill, disabled or in financial difficulties (or hardship). Ask your worker to help you find out about these services and write a few notes to help you remember what they can be used for in case you need them in the future.



Name of the scheme	What is it for?
United Utilities Trust Fund	
Extra Care Service	
Arrears Allowance Scheme	
Water Direct Scheme	



TV licenses pay for the British Broadcasting Corporation (BBC) services in the UK. By collecting license fees it keeps free from advertisements and independent of shareholder and political interest.

A TV license costs £145.50 for a colour TV and £49 for a black and white TV. A license will last 12 months then you need to renew it every year. You don't have to pay for it all at once and there are many ways to pay.

If you have a look on their website or give them a call you can find out about these different payment methods.

[Don't forget to put any useful telephone numbers in your directory!](#)

Payment method	How does the payment method work and how much would you need to pay?	Is it affordable?
Direct Debit		
Debit / Credit Card		
Cheque / Postal Order		
PayPoint		
TV License Payment Card		
TV License Savings Card		

***IMPORTANT NOTE:** It's against the law to watch or record TV programmes as they're being shown on TV without a valid license. This includes the use of devices such as a TV, computer, mobile phone, games console, digital box or DVD/VHS recorder.

Watching TV without a valid license is a criminal offence. This can lead to prosecution, a court appearance and a fine of up to £1,000 (not including legal costs).

Money Lending

It is strongly advised NOT to lend money if you can. It is far easier to manage a budget when you don't have to pay back debts. Sometimes this is unavoidable but borrowing money should only really be for emergencies or single unforeseen expenses that you can pay back affordably.

Here are a few pieces of advice for you to consider:



- Crisis loans and budgeting loans through Job Centre Plus might be the best way if you are on benefits as they can set up affordable plans for you to pay it off through your benefits.



- Check out your local **Credit Union**. A Credit Union is a community based bank. Not for profit organisation offering savings and affordable loans to all members irrespective of income status.

Community Centre, Shrewsbury Street, Old Trafford M16 9AX: 0161 912 1536



- You could get a loan from your bank or an overdraft – these can be difficult to pay back depending on your income and how much the payments are. Only borrow what you can afford. Post Office loans can be cheaper.

- Do not borrow money from doorstep loan sharks.** They ask for expensive repayments and can threaten violence. Just say NO and go to Citizen's Advice Bureaux or call the police for some help.



- Try not to lend money from websites that offer “fast cash” or “cash till payday”.

Repayments can be up to **4000%!!**

If you did ever need to borrow some money, which would be the best place to go?	
Where could you go to ask about savings accounts?	
Which lenders should you avoid at all costs? (Give two answers here)	

UNIT 5: Being a Good Neighbour and Part of a Community

This unit looks at the ‘bigger picture’ of your move on and the wider community.

This includes the services you access, shops, travel links, education/work, child care as well as social links such as friends or family.

Work through the unit but also look at your support plan and ask your worker to help you get together a list of people who may become your support network when you move.

This can include family members, friends, social workers, probation workers, CPN’s, Floating Support workers and whoever else may be relevant to your support.

Checklist for this UNIT

	Tick	Date
I understand what makes a ‘good neighbour’		
I have identified interest/s that I would like to get involved in		
I know how to find ‘what’s on’ in Trafford		
I know where local services are in Trafford		
I have identified services that I use and know where to find them		
I have started to identify people who are or will become my ‘support network’ when I move (Also see unit 7)		
I have started to identify areas where I do not currently have support but will need when I move and this is reflected in my support plan (Make the list of ‘support contacts’ in unit 7)		
Signed (resident)		
Signed (staff)		



Being a 'Good neighbour' and Part of Your Community

As well as being a good tenant it is worth thinking about your surroundings and how you can make the most of them. When you move, you will become a tenant, a neighbour and a part of your community.

You've looked at how to be a good tenant. Now let's look at being a good neighbour and becoming part of your community.

How would you like your neighbours to behave towards you?

- ✓ Respect your rights to peace and quiet
- ✓ Respect your rights to privacy and safety
- ✓ Say 'hello' to you in the street
- ✓ Be polite towards you and your visitors
- ✓ Clean up around their property and make sure the area is tidy
- ✓ Not take drugs or drink outside your home
- ✓ Make sure their visitors behave appropriately towards you and your visitors
- ✓ Not swear or shout at you

Talk with your worker and say a few lines (in your own words) how you can be a good neighbour:

.....

.....

.....

.....

Now have a think about what you might want in your community and what you could get involved in. Think about your interests or people you might like to meet:

.....

.....

.....

.....

What kinds of things are available in the areas you are applying to live in? Check out Trafford events on the Council website.

.....

.....

.....

.....

.....

.....



I LIKE TO GO OUT INTO THE
COMMUNITY AND MINGLE
WITH THE PEOPLE

Wider community

You'll need to know where everything is when you move. Look at this list and think about the areas you've applied to. Do you know where these things are? Put the location next to each thing:

Local Community Centre

Job Centre

Doctors

Dentist

Library

Housing Benefit Office

C.A.B.

Sports Centre

Free Internet

Bank / Post Office

Now think about the places you go to or access that is personal to your own needs. List them here and where they are:

Place	Where is it?
.....
.....
.....
.....

UNIT 6: Getting Ready to Move Out and Move In

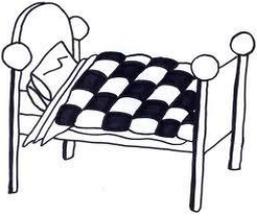
Moving home can be a stressful time, especially if you have never had your own tenancy before. There are a lot of things to consider but the more prepared you are, the easier the transition will be.

This unit is really important because it might identify areas of support you didn't think you need.

This unit will guide you through the moving out / moving in process and prompt you to plan your move so when it comes to the time of moving you are confident about what you need to do.

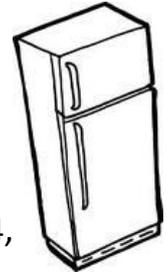
Checklist for this UNIT

	Tick	Date
I have identified furniture I will need, how much the items may cost and where I can get them from		
I have visited local charity furniture shops and looked online for cheap or even free goods		
I know how to apply for a Community Care Grant		
I know how to change my address with benefits		
I have prepared a reference pack and have the I.D. I need		
I have made a plan for when I am offered a tenancy and I know what I need to do (you can identify who can help in unit 7)		
I know what to ask landlords when I go to view properties		
I know how to terminate my current accommodation and how much notice I need to give		
I have checked my rent account and addressed any arrears in my current accommodation		
Signed (resident)		
Signed (staff)		



What Will You Need?

When you get your own place you'll have many things to budget for. Thinking about the budget plan you did in unit 4, let's look at what you will need to pay for when you move:



When you move you'll need the basics. You may be able to apply for a lump sum grant for these things but you should check the Directgov website or go to your local Job Centre Plus.



The 'basics' you'll need will depend on your circumstances and you should seek advice before you apply. Ask your worker for help and remember you can always contact **Shelter** 0808 800 4444 for advice on ANYTHING to do with housing issues.

Have a look at the list here to get some ideas of what you'll need and how much they will cost. If you have others moving in with you, take that into consideration also:

Item	How much?	Where from?
• Bed		
• Bedding, towels etc		
• Cooker/microwave		
• Kettle		
• Toaster		
• Fridge/Freezer		
• Settee		
• Pots and Pans		
• Washing Machine		
• Cutlery		
Other		
Other		
Other		
TOTAL APPROXIMATE COST		

TIP! WHEN COMPLETING A COMMUNITY CARE GRANT FORM – USE THE CHEAPEST PRICES FOR ITEMS IN THE ARGOS CATALOGUE. THIS IS A GOOD GUIDE.



Additional Costs for Your Home

TIP! You will want to make your property a home but be aware that buying things from catalogues or stores where you pay off a low amount each week can end up costing you much more over time.

For example a 32” TV from a finance store worth approximately £300 could cost you well over £700 in total and if you get service cover (in case it breaks down) it could end up costing you over **£1000!!** Paying a low amount each week might appear affordable but is it worth it?

Have a think about what else you need and where you could get affordable goods from. Think about essentials you will **NEED** rather than items you can do without. If you have dependants you might need to prioritise those items first.

What do you need?	Where will you get it from?	How much will it cost?
TOTAL		

USEFUL TIPS!

Have a look at these places for affordable furniture. Try ‘FREECYCLE’ on the internet too. You may even pick up some stuff for FREE!



Hope Direct Charity

118 Chorlton Road
Old Trafford
Manchester
M15 4AL
0161 227 6700

Mustard Tree

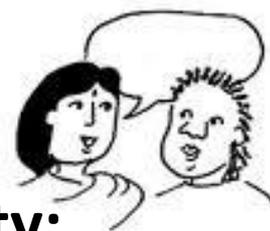
110 Oldham Road
Ancoats
Manchester
M4 6AG
0161 228 7331

Wesley Furniture Centre (2 sites)

58 Lloyd Street South / St Wilfred’s Hall
Followfield
Manchester
M14 7HT
0161 226 9051

Hulme
Manchester
M15 5BJ
0161 226 4266

Example Questions to Ask Landlords When You View a Property:



	YES	NO	DATES	NOTES
Does the property need any repairs? If so, what are they and when will they be completed?				
When will the tenancy start?				
When will I get my keys?				
When can I move in?				
Has the Housing Benefit form been signed by the landlord?				
How much is the deposit? (If you are renting PRIVATE)				
Is the water on?				
Where is the fuse box?				
Where is the stop tap for the water?				
Can a cooker be connected up? Does it need to be gas or electric?				
Are there smoke alarms?				
Is it a communal entrance/exit and where are my fire exits?				

Do you think it would be useful to identify a Tenancy Support Worker to help you register with utilities and support you to settle in when you move?

NOTE: They can help you for the first few weeks or months of your tenancy. It doesn't have to be long term and they will only support you if you want to engage.

UNIT 7: Identifying Ways to Minimise Risks to Your Tenancy and Getting the Right Support

This unit is for you to think about potential risks to your tenancy and what you can do to minimise or manage those risks. It might be that you need to improve budgeting skills, you may encounter risks because of health reasons or it might be that you have never run your own tenancy before.

Look over your Support Plan and Risk Assessments with your worker and discuss areas that have already been identified.

This unit is for YOU to come up with your own risks, however, and think about how you will avoid or deal with risks when you have your own tenancy.

Checklist for this UNIT

	Tick	Date
I have identified potential risks to my tenancy		
I have identified ways to minimise / manage potential risks		
I have identified people who can help		
I know what to check when my tenancy starts in order to reduce risks from the beginning		
I know how to make an inventory (if required)		
I have looked through my support plan and risk assessments and goals have been updated around risks to moving on successfully		
I have attended a full review meeting with all the people involved in my support		
I have discussed any concerns around 'move on' with my workers and these are reflected in my Support Plan		
Signed (resident)		
Signed (staff)		

What Might be a Risk to Your Tenancy?

Risks to your tenancy could be anything that causes you to lose your accommodation, receive complaints from neighbours or be a concern to a landlord or housing officer.

Knowing what is involved in running your own tenancy, can you identify any potential risks that are relevant to you? Look back at the Tenancy Agreement and the rights and responsibilities of both landlord and tenant.

NOTE: Remember risks don't always come just from the tenant. They can also be caused by your visitors or if you have pets.

Ask your worker to help you with this. You might want to look through your Support Plan and risk assessments.

Think about these questions to start you off and then fill in the table below.

Do you think you might feel isolated when you move?

Do you think you are vulnerable?

Do you need access to support services?

Have you had a tenancy before? What went wrong?



What might become a risk to your tenancy?	What could you do to reduce / manage the risk?



Your support when you move:

Now you've considered the risks, think about who can support you while you get settled. Someone can help you to register with your bills, chase up any community care grants, help you sort out any debts, help you into college or work and many other things that will help you to maintain your tenancy.

With your current worker, think about what you might need help with:

.....

.....

.....

.....

.....

.....

Now think about who can help you with these things:

What do you need support with?	Who can help?
Moving Furniture / Belongings	
Budgeting/ Debt	
Health	
Mental Health	
Support with parenting / accessing child care / children's centre	
Support with setting up bills	
Work around rehabilitation from offending	
Drug / Alcohol support	
Disabilities	
Self harm	
Support into college / work / training	
Other.....	
Other.....	
Other.....	

Reducing Risks from the Start



When you are offered a property you will need to check these things on the list to make sure you manage your bills and budgeting from the very beginning. If you have a Tenancy Support Worker they can help you along with your worker in your current accommodation.

Gas Provider	Take a meter reading and then ring the provider and register your details on the day you move in	Meter Reading:
Tel Number.....		
Meter Point Reference.....		Date Contacted
Electricity Provider	Take a meter reading and then ring the provider and register your details on the day you move in	Meter Reading:
Tel Number.....		
Meter Point Reference.....		Date Contacted
TV License Cash Entry Scheme	Phone once you've moved into the property. You pay £5.50 for the first 3 weeks then £5 for 23 weeks	
Tel Number: 0845 601 5526		Date Contacted
United Utilities (WATER)	Phone and register your details. Set up a payment method ASAP	
Tel Number: 08457 461 100		Date Contacted
Housing Benefit / Council Tax Benefit	Complete the form at sign up. You'll need to take your ID (look at page 19)	Date form completed.....
Tel Number.....		Date form sent.....
Tax Credits Child Tax Credits Working Tax Credits	For child tax credits or any working tax credits, make sure you inform HM Revenue and Customs as well as DWP about your change in circumstances.	Date Contacted

TIP! Ring the Home Heat Helpline 0800 33 66 99 or use the minicom: 0800 027 2122.

The Home Heat Helpline is a free service offering practical energy advice for people concerned about paying their energy bills. The Home Heat Helpline can also connect you to the right person at your energy supplier to help with any queries you have about bill payments and benefit entitlements. The Home Heat Helpline is open 9am–8pm Monday to Friday and 9am–3pm on Saturdays. www.homeheathelpline.org.uk

Move In Day Make a list of what is in your property. If it is part or fully furnished you will need to list EVERYTHING that your landlord provides such as wardrobes, kettle, towels, knives/forks, fridge etc. This is called an **inventory**. Ask your landlord to sign it once it's done.

	What?	How Many?
Entrance		
Lounge		
Dining Room		
Kitchen		
Bathroom		
Bedroom 1		
Bedroom 2		
Bedroom 3		
Bedroom 4		

Signed (landlord)

Signed (you).....

Date:.....

Date:.....

