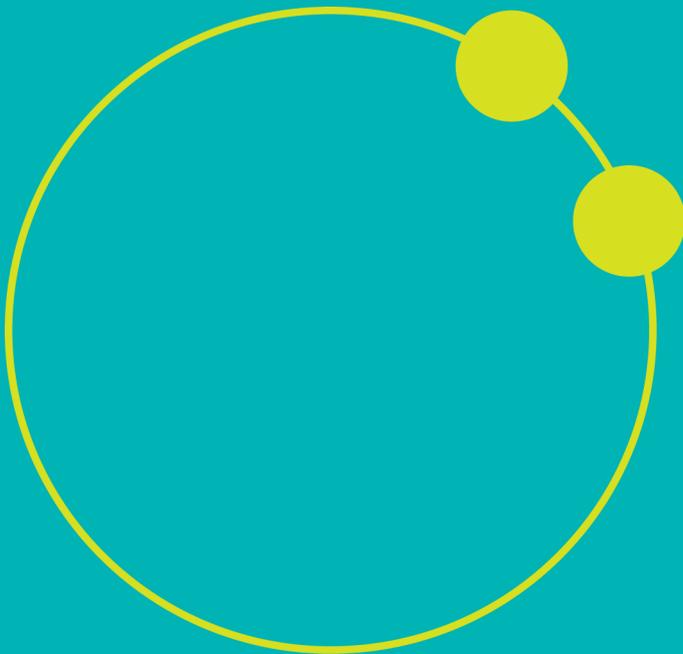


# Accommodation!



## Helping To Prepare You for Your Own Tenancy

- 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.

### 1. Finding a property

This 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

Finding a Property	No	Partly	Yes
I know about different types of landlords	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have registered with Kent Home Choice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how and when to bid	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know where to look for private properties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have considered rent and deposit costs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have identified the obstacles to my moving on and my Pathway Plan reflects these.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

There are a few options for you to look at when considering where to live in the future.

## Social Housing and Housing Associations

Social housing is sometimes the cheapest way of renting. It is property owned by Local Councils or 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.

Kent Homechoice is the service in Kent to make applications for all social housing applications. They will provide all of the information you need so you can make the right housing choices.

With your worker, think about good things (pros) and bad things (cons) about social housing:

Pros	Cons

## Private accommodation

If you wanted to rent from a private landlord and you are on a low income, not working or you are a student 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. As a Care leaver you are exempt from the single room rent allowance up to your 22<sup>nd</sup> birthday. This means that a housing benefit payment may cover your full rent on a one bedroom property, however you must make sure you are able to carry on meeting the rental payments on a lower single room local housing allowance once you are past your 22<sup>nd</sup> birthday.

You can check what your allowance might be on the Direct.gov website by searching for 'Local Housing Allowance rates' through Google and put in your area you intend to live in.

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 will need to pay a deposit before you can move in. Deposits are usually the equivalent of a month or six weeks rent, but can

vary greatly; you will need to check with each Landlord how much they will require. Some Landlords can be flexible on how much they will accept, so you should always ask them. A rental deposit may come from a Leaving Care Grant that you will receive once you become a Care leaver.

With your worker, think about good things (pros) and bad things (cons) about Private Accommodation:

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 a number of websites.

<b>Think about the answers to these questions so you know what you are looking for:</b>	
How many people will be living in the property?	
How many rooms are you entitled to use?	
How much Local Housing Allowance could you get if you rent a	

private property?	
What can you do to help get a deposit together?	

Many landlords will require you to have references so that they can be more confident about who you are. The more good references you have, the better your chances of being successful.

What you will need	What do you already have that you could use?	What do you need to get?
ID		
Proof of Income from an employer or any grants you receive. Any benefits you receive, including Housing Benefit and Universal Credit		
References		

### Exercise:

<b>Write down what living independently means to you? Ask your worker or Foster-Carer to help.</b>

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

Would want...	Would not want...


## Applying for Properties

Kent Homechoice is the service for all Council and Housing Association homes in Kent. Social housing is provided at low rents to those who are most in need or struggling with their housing costs. To apply for social housing, you will need to register online at: <https://www.kenthomechoice.org.uk/onlineform/> Proof of ID will need to be supplied – usually two forms, plus photo ID, plus proof of address, proof of income, proof of any children and of home ownership (if applicable). Once registered and accepted, the Kent Homechoice scheme allows applicants to express an interest in properties which they may be eligible for.

When you complete your application forms you may not know what to put. Remember to ask for help.

- Speak to your 18+ Personal Advisor.
- Speak with staff where you live now
- Ask the local housing department to help you.
- Go to Citizen's Advice Bureau

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

If you are applying for private rented property, 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 and contact details for Landlord.	Date Sent	Notes

Looking for property can be really complicated and scary, however you're 18+ Personal Advisor will support you to do this once you are 18 years of age. You may also find the Shelter Website helpful [www.shelter.org.uk](http://www.shelter.org.uk) or you can phone them of charge on 0808 800 4444 for advice on anything to do with housing or tenants' rights.

## 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.

<b>Rent, Housing Benefit and Council Tax Benefit</b>	No	Partly	Yes
I can provide evidence that I have paid rent in my current accommodation (if relevant)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can stick to a payment plan (if relevant)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have addressed any former tenant arrears (if relevant)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to claim Housing Benefit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what Council Tax is for	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand what to do if my circumstances change	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know who to contact if I need help when I move into my new property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Rent

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.

If someone has previous tenant arrears it may affect future tenancies. Discuss this with your worker, if it is relevant to you incorporate it into your support plan.

<b>Arrears</b>	<b>No</b>	<b>Yes</b>
Do you have previous tenancy arrears?	<input type="checkbox"/>	<input type="checkbox"/>
If so, how much?		
Which landlord/s are they with?		
Have you contacted them to resolve them?	<input type="checkbox"/>	<input type="checkbox"/>

Your rent may be split into housing benefit and personal charge / 'shortfall'. Once you are 18, your 18+ Personal Advisor will be able to help you to understand how your rent will be paid to you.

<b>How much is your full rent?</b>	<b>How much is covered by Housing Benefit?</b>	<b>How much do you pay?</b>

Your 18+ Personal Advisor can 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:

<b>Week</b>	<b>Date</b>	<b>Amount paid</b>	<b>Balance</b>
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 Landlord when you eventually leave your 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.

## 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. Your 18+ Personal Advisor will help you to be able to do this.

## Universal Credit

This is a new type of benefit that will help people who are on a low income or out of work. It will replace all of the existing benefits and is currently being rolled out across the UK. The new system is based on a single monthly payment, transferred directly into your bank account. Your 18+ Personal Advisor will help you to claim Universal Credit and understand what part of any payment you receive is towards your rent.

## 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 centres, 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 centres for children, sports facilities and many others.

## Council Tax Reduction

Council Tax Reduction is paid to people on low income who pay council tax. This is claimed through your local council. Your 18+ Personal Advisor will be able to advise you on how to do this.

## Change in Circumstances

If your circumstances change, your benefits or entitlement may change. You **MUST** let housing benefit office know of 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 your local Council. (*Put the number in the back of this book*)

## Exercise

<b>Housing Benefit and Council Tax benefit</b>	No	Yes
Where do you apply for Housing Benefit and Council Tax benefit?		
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?	<input type="checkbox"/>	<input type="checkbox"/>

<b>If you are renting privately, you will need to support your claim with 2 forms of ID (tick if you have them)</b>	No	Yes
Birth certificate	<input type="checkbox"/>	<input type="checkbox"/>
Passport	<input type="checkbox"/>	<input type="checkbox"/>
Driving License	<input type="checkbox"/>	<input type="checkbox"/>
Bank Statement	<input type="checkbox"/>	<input type="checkbox"/>
Letter from Solicitor, Social worker or Doctor	<input type="checkbox"/>	<input type="checkbox"/>
Recent gas, electric, water bill	<input type="checkbox"/>	<input type="checkbox"/>

<b>You need proof of your National Insurance number (tick if you have them)</b>	No	Yes
P45 or P60 (from an employer)	<input type="checkbox"/>	<input type="checkbox"/>
Letter from HM Revenue and Customs	<input type="checkbox"/>	<input type="checkbox"/>
National Insurance Card	<input type="checkbox"/>	<input type="checkbox"/>
Letter from Department of Work and Pensions (DWP) e.g. JSA letter.	<input type="checkbox"/>	<input type="checkbox"/>

**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:	Answers
What documents do you have as proof of rent?	
What documents do you have as proof of savings	
What documents do you have as proof of earnings / income	
Why might your claim stop? (think of at least two reasons)	
Where could you get advice if this happens?	

### 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.

Understanding a Tenancy Agreement	No	Partly	Yes
I understand the basics of different types of tenancies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have seen what a tenancy agreement looks like	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to look for information I need to know in a tenancy agreement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know who to speak to if I have any problems with my tenancy agreement or there are things I don't understand	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand landlord's rights and responsibilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand my rights and responsibilities as a tenant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have identified potential risks to my tenancy and these are reflected in my support plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 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. Keep the tenancy agreement in a safe place as you may need to refer back to it.

### Types of tenancy agreement:

#### Introductory tenancy

You will most likely be offered an Introductory Tenancy, normally lasting 6 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.

### Example of an Assured Shorthold Tenancy Agreement

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): 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: ..... (address)**

1 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 applies 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 re-letting 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:

<b>Answer these questions about the tenancy agreement.</b>	
Look on the first page of the agreement. Will you have to pay rent before you move in?	
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?	
According to section A6 are you going to be able to have a pet?	
According to A11, in your own words, what can the landlord do if you leave anything behind when you move out?	
According to B5, in your own words, what should you do if you accidentally break a window?	
Looking at B5 again and B10, what should the landlord do if he/she wants to enter your property?	
According to C1 and C4, can you bring your own furniture into the property?	
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.

### 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 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!***

## 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 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 early if the landlord accepts this (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'.

<b>Now try and answer these questions:</b>															
What should your landlord do if he/she wants to come and do some repairs?															
If you are ever asked to leave or you are being evicted from your property, where should you go for advice?															
If you had a broken toilet seat, who is responsible for repairing it?															
If you turned on the water tap and nothing came out, who would you contact?															
If you walk into your home and you can smell gas, what should you do?															
If you have to leave your home for a few weeks because you are visiting friends or relatives, what should you do?															
How would you find out when your rent is due?															
If your circumstances change, eg) your partner moves in with you or you have a child, who would you need to inform?															
If you wanted to paint your living room, would you have to ask your landlord?	<table> <tr> <td><b>No</b></td> <td><b>Yes</b></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	<b>No</b>	<b>Yes</b>	<input type="checkbox"/>	<input type="checkbox"/>										
<b>No</b>	<b>Yes</b>														
<input type="checkbox"/>	<input type="checkbox"/>														
Which of these would be classed as Antisocial behaviour and might put your tenancy at risk or even lead to criminal convictions? 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	<table> <tr> <td><b>No</b></td> <td><b>Yes</b></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	<b>No</b>	<b>Yes</b>	<input type="checkbox"/>											
<b>No</b>	<b>Yes</b>														
<input type="checkbox"/>	<input type="checkbox"/>														
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<input type="checkbox"/>	<input type="checkbox"/>														
<input type="checkbox"/>	<input type="checkbox"/>														
<input type="checkbox"/>	<input type="checkbox"/>														

Ask your worker to check your answers

## 4: Debt, Budgeting and Bills

This unit is full of 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.

<b>Debt, Budgeting and Bill</b>	No	Partly	Yes
I know how to address debt and where to get help if I need it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to complete a budget plan / income and expenditure form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand different types of debt and the potential consequences of not paying them	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to set up a gas and/or electric account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know about different schemes available through United Utilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand TV licensing, how much they cost and the different payment methods available	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Budgeting to 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.

## Advice about Debt.

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 its own!!

National Debtline 0808 808 4000 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. *(Put the number in the back of this book)*

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!)*

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

1. Work out how much money you have coming in. Add it up and put the total in the (A) box.

What is it?	How much?
Wages / Salary	
Job Seekers Allowance	
Income Support	
Tax Credit	
Child Benefit	
Incapacity / ESA	
Retirement / Work Pension	
Maintenance / CSA	
Other	
Total (A)	

2. Work out how much money you spend using the list below. Add it up and put the total in the (B) box.

What is it?	How much?
Rent	
Ground rent / service charge	
Council tax	
Gas	
Electric	
Water	
TV license	
Food	
Court Fees	
Crisis Fees	
Maintenance payments / CSA	
Travel Expenses	
Laundry	
Phone	
Previous Teancy rent arrears	
Previous housing benefit arrears	
Previous council tax arrears	
Hire purchase payments	
Prescriptions / health costs	
Clothing	
Housekeeping	
Child care	
Other:	

Other:	
Other:	
Total (B)	

3. Do the sum  $(A) - (B) =$  put the amount in the box. This is what you have left to spend.

(A)	-	(B)	Equals
	Take away		
	-		

### 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 18+ Personal Advisor 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.

**Note: 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.

**Bailiffs** – 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:

<b>Priority</b>	<b>Non-Priority</b>
Council Tax	Credit card

*Council Tax*

*Credit Card*

*Gas Bill*

*Electric Bill*

*Store card*

*TV License*

*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.

<b>Which Suppliers have you chosen</b>	<b>1.</b>	<b>2.</b>
How much is the estimated cost of combined gas / electric for your property?	Per Fortnight?	Per Fortnight?
	Or Per month?	Or Per month?
What payment options are available to you?		
Which would be best for you and why? <i>(put the numbers in the back of this book)</i>		

## 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).

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 OR WITHOUT METER

## TV License.

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.

<b>Payment Method</b>	<b>How does the payment method work and how much would you need to pay?</b>	<b>Is it affordable?</b>
-----------------------	---	--------------------------

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 borrow 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:

- Kent Support and Assistance Service (KSAS) is available to support you if you are having serious difficulties managing your income or to help if you are facing exceptional pressures as a result of an emergency or crisis.
- Check out your local Credit Union. Kent Savers ([www.kentsavers.co.uk](http://www.kentsavers.co.uk)) is a community based bank. Not for profit organisation offering savings and affordable loans to all members irrespective of income status.
- 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. 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%!!

Things to consider	Answers
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)	

## 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.

Being a Good Neighbour and Part of a Community	No	Partly	Yes
I understand what makes a 'good neighbour'	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have identified interest/s that I would like to get involved in	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to find 'what's on' in Kent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know where local services are in Kent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have identified services that I use and know where to find them	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have started to identify people who are or will become my 'support network' when I move	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 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 events in Kent on the Council website.**

## 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?

Local Amenity	Location
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?

## 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.

Getting Ready to Move Out and Move In	No	Partly	Yes
I have identified furniture I will need, how much the items may cost and where I can get them from	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have visited local charity furniture shops and looked online for cheap or even free goods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to change my address with benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have prepared a reference pack and have the I.D. I need	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have made a plan for when I am offered a tenancy and I know what I need to do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what to ask landlords when I go to view properties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to terminate my current accommodation and how much notice I need to give	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have checked my rent account and addressed any arrears in my current accommodation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### 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.

The 'basics' you'll need will depend on your circumstances and you should seek advice before you apply. Ask your Personal Advisor for help and remember you can

always contact Shelter 0808 800 4444 for advice on anything to do with housing issues.

### Setting up home allowance

Once you are a Care leaver you will get a setting up home allowance (also known as a leaving care grant) to help you buy essential things when moving into your own home. Your 18+ Personal Advisor will help you to access this.

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		
Sofa		
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

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:	

## Preparing for Moving Day

After waiting for some time, you may be offered a property at short notice. Once you've been contacted you will be asked to meet with the housing officer / landlord to sign for your property and be interviewed.

You will need to take your ID and reference pack and you will probably fill in your housing benefit form at the interview with the housing officer your 18+ Personal Advisor can help you to do this.

A landlord may expect you to move in the same week you are offered a property – it could be as soon as the next day. You might be given the keys there and then if you are successful but your tenancy will start the following Monday.

What is your plan if this happens? Think about these things and make a plan with your worker below.

- Furniture and belongings – How are you going to move your stuff?
- Packing up. Do you have bags or boxes? Where can you get some from?
- Telling your other workers (if you have any) your new address
- Childcare arrangements – Do you need someone to look after your children while you pack and move?
- Changing your address (Benefits, GP, Social Worker, bank, etc.)
- Claiming HB – When will you make your claim and who will help you?
- Terminating your current accommodation correctly
- Making arrangements to pay final rent or any arrears if you have them

**Jot down what you need to sort out?**

Some questions to ask when viewing 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?				

## 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.

Identifying Ways to Minimise Risks to Your Tenancy and Getting the Right Support	No	Partly	Yes
I have identified potential risks to my tenancy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have identified ways to minimise / manage potential risks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have identified people who can help	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what to check when my tenancy starts in order to reduce risks from the beginning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to make an inventory (if required)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have looked through my support plan and risk assessments and goals have been updated around risks to moving on successfully	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have attended a full review meeting with all the people involved in my support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have discussed any concerns around 'move on' with my workers and these are reflected in my Support Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 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.**

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 well?*
- 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 and jot down some of your ideas:**

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.

Reducing Risks from the Start		
Gas provider:	Take a meter reading and then ring the provider and register your details on the day you move in	Meter reading:
Telephone 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:
Telephone 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	Date contacted:
Telephone Number:		
Water provider:	Phone and register your details. Set up a payment method ASAP	Date contacted:
Telephone Number:		
Housing benefit / Council Tax benefit	Complete the form at sign up. You'll need to take your ID.	Date form completed:
Telephone 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:

## Move In Day

Make a list of what is in your property even 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.

Where	What?	How many?
Entrance		
Lounge		
Dining Room		

Kitchen		
Bathroom		
Bedroom 1		
Bedroom 2		
Bedroom 3		
Bedroom 4		
Signed (Landlord)		Date:
Signed (you)		Date:

### Useful Contacts:

Company/ organisation	Address (and/or) Telephone number	Contact Name	Website (and/or) email address
