

[About this]

guide... guide...

This booklet is all about leaving home. Whether it's your first time or your fifth there will be something useful in it for you.

The Useful Contacts section at the back lists all the different organisations that you can contact for help. If you've got any questions or aren't sure about what you're entitled to, don't be afraid to ask - that's what they're there for!

guide...

guide...

guide...

guide...



guide

Guide...

Word...

Word...

A

Abandon: to leave a property without telling the landlord

Affordable Rent: generally a term that refers to rent which is below the private market level.

Arrears: Any rent or mortgage payments which you have not paid on time.

Assured Tenancy: This is the type of tenancy used by housing associations and sometimes by private landlords. As long as you don't break your tenancy's rules, it allows you to rent the property for as long as you want to. If you have an assured tenancy, you have the right to remain in your home - unless the landlord can prove to a court that they have legitimate grounds for repossession. These grounds are laid down in law.

Assured Shorthold Tenancy: This is the type of tenancy used most often by private landlords. The landlord can regain possession of the property at any time after the first six months of the tenancy - provided that they give you 2 month's notice that they want possession of the property.



B

Buildings Insurance: Insurance which covers damage to the building itself, but not to the contents inside. If you can afford it, try and arrange Home Contents Insurance to cover furnishings and personal belongings in your home.

C.A.B: Citizens Advice Bureau - an independent body who can give you advice on a wide range of issues.

Council Tax: A tax paid by everybody, based on a valuation of the property you live in. If you live on your own, you are entitled to a 25% discount of the total amount charged for your home. You must tell your council if you are the only person living in your home to make sure you get your 25% discount.

Council Tax Benefit: If you have a low income, you can apply to your Council for this benefit to help pay for part or all of your Council Tax.

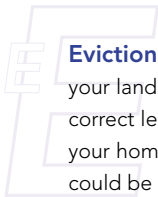


Deferred Payment: to delay or postpone payment.

Deposit: Paid to the landlord when you move in and returned when you move out as long as all the things listed in the inventory are still in place and in good condition.

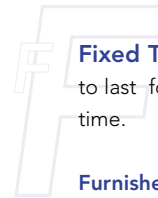
Deposit Guarantee: If you cannot afford a deposit, the DIGS scheme maybe able to guarantee a deposit on your behalf to the landlord without actually handing over the money. Generally there are terms which you must agree to also, such as not damaging the property.

word...



Eviction: This is what happens when your landlord ends your tenancy in the correct legal way - you have to leave your home. If you don't, Court officials could be employed to evict you.

word...



Fixed Term: A tenancy that is agreed to last for a pre-determined length of time.

Furnished: a property with all the necessary furniture and equipment provided.

word...



High Demand: an area where a lot of people would like to live and often where few empty homes become available.

Homelessness Code of Guidance: Procedures issued by the government to advise your Council how to apply homelessness legislation.

Housing Association: non-profit making organisations which rent houses for rents below private market levels.

Housing Benefit: Available to people with a low income to help them pay all or part of their rent.



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Council Tax benefit: If you have a low income, you can apply for Council Tax benefit at Allerdale Borough Council offices to help pay part or all of your Council Tax.

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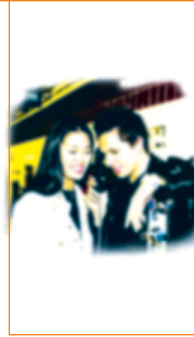
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Housing associations: Non-profit making organisations which rent houses for rents below private market levels.

Housing benefit: Available to people with a low income to help them pay all or part of their rent. You can apply for this benefit from Allerdale Borough Council.

H continued

Housing register: A list of people waiting for accommodation, held by the housing associations.

People's needs are prioritised by being awarded points according to their housing needs. Those with the most points get to the top of the list and are most likely to be given the chance of a home. You can apply direct to a housing association for a home and with some associations you don't need many points at all to be top of the list.

word...

I **Inventory:** A list of all the things in a furnished private rented property when you move in which will be checked when you move out to make sure that everything is still there.



L **Landlord/landlady:** The person or organisation who owns a property and rents it out.

L **Licence:** Permission to occupy somewhere. It is only a personal right, not a legal one and is not a tenancy.

L **Lodger:** A person who rents a room in someone else's house. A lodger has virtually no rights when it comes to keeping their home.

M **Market level rent:** The amount for which private landlords normally rent out their property.

M **Mortgage payment protection insurance:** Insurance paid which will help make sure that if you stop working, your mortgage will continue to be paid for a certain amount of time.

**word...**

P **Pre-tenancy determination:** This tells you if the rent you are being charged for in a private rented property is considered too high and whether or not all of it will be eligible for housing benefit help. It does not tell you how much benefit will be paid to you personally but does give you some idea of whether or not you can afford to take on the property.

Private rented: Accommodation rented out by private individuals or privately owned companies.

R.S.L: Registered Social Landlord is another term for a housing organisation that does not trade to make money for profit. Housing associations are RSLs.

References: People who can give information/opinions regarding any previous tenancy you may have held, particularly in relation to paying the rent, your behaviour and how clean you kept the property. If you have not held a tenancy before, you may be asked to provide names of people who know you well.

Rent Officer: The person who determines whether a rent being charged is either above or below the average market rent for the area - this only happens if a referral is made to the Rent Officer by either the landlord or the tenant.

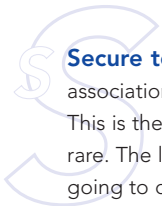
R **Rent in advance:** Generally a month's rent is payable in advance before you move into a private rented property, although some housing associations only require one weeks rent in advance.

Right to buy: People who have a secure tenancy (generally a housing association) buy their home at a discounted price. The amount of discount depends on the number of years they have lived in the property.



word...

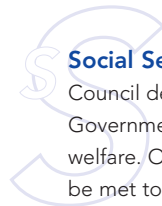
word...



Secure tenancy: Some long standing housing association tenants in Allerdale have a secure tenancy. This is the most secure way to rent a home but is now very rare. The landlord can only repossess your home after going to court and if they have clear grounds - laid down in law - for repossession. New housing association tenants get an assured tenancy.

Service charge: This is an amount of money that a landlord or property management company can charge you - in addition to your rent - for services such as cleaning of stairways and painting the outside of the building. Normally applies only if you rent a flat.

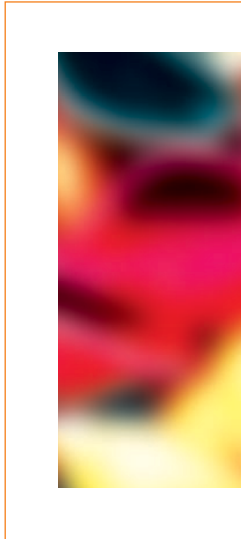
Social security: Welfare benefits provided by the Government, mainly through the Department of Social Security, if you have little or no money coming in if you are, for example, unemployed. To receive welfare benefits, you have to meet certain conditions set by the Government.



Social Services: A Cumbria County Council department charged by the Government to look after people's welfare. Often strict criteria have to be met to receive any help.

Squatting: To occupy accommodation/land which you have no legal right to.

Supported lodgings: Renting a room in a family house with people who can help and support a young person before that person leaves to make a home on their own.



Tenant: A person who occupies a home in a property which belongs to someone else.

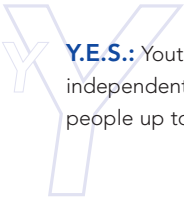
[The meaning of the] Word...



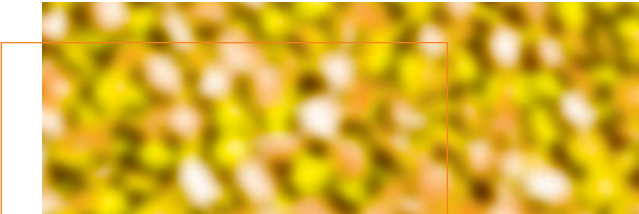
Unfurnished: a property with no furniture or furnishings in it.



Vulnerable: A definition, laid down in the law covering homelessness, which can be taken to mean less able to fend for yourself.



Y.E.S.: Youth Enquiry Service - an independent advice service for young people up to the age of 25.



word...
word...

Home...

Leaving home

Leaving home is a big step. Finding a new place to live and moving is not always easy and can be stressful. The first time is always the worst!

home...

Whether or not you have a choice about leaving home, think carefully before taking the plunge and signing up for a new home. There are lots of things to think about.

- Money - have you thought about all the bills and basic living costs - such as food and clothes etc - you will have?
- Where do you want to be - close to or far from friends and family?
- Living on your own can give you independence. Or it can show you the real meaning of loneliness. Can you really go it alone?
- Have you considered having to cook, clean and wash your own clothes?
- Have you thought about what you might have to give up if you leave home - having money to going out, needing to find time for cleaning and shopping?

home...

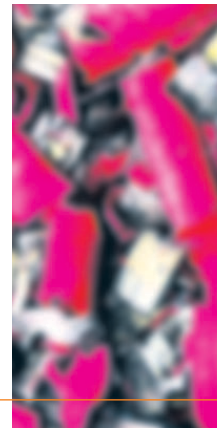
These are just the basics of what you need to think about if you are going to find a home of your own. This booklet will help you to answer these questions and help you to decide the best way for you to set up on your own.

Under 16?

Technically you're not allowed to leave home before you are 16, but if living at home is unbearable you CAN get help. Social Services has a duty to help you, so give them a call, you could also contact Childline for some moral support, both numbers are in the Useful Contacts section at the back of this booklet. Remember, they are there to offer help and advice.

Leaving care

If you are leaving care, you must approach your social worker, who will be able to work out a pathways plan for you. This will tell you what support you are going to get when you leave care.



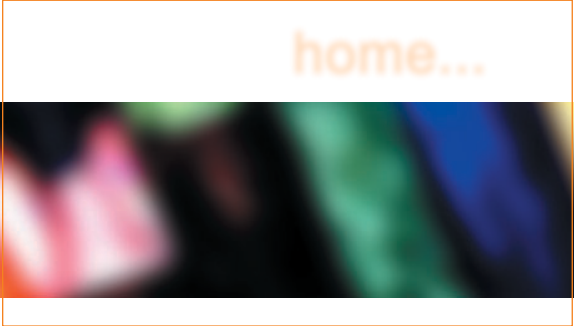
What to do if you find yourself out on the street

The council has a legal duty to help and assist homeless people. If you are homeless, you must contact Allerdale Housing Services where someone will tell you how they can help. At the very least they will be able to give you housing advice.



Can you afford to go it alone?

The chart overleaf outlines all the things you will have to pay for if you have your own place or share with other people. Try using the chart to add up how much money you will need. You'll probably find it more useful if you add up all the things you spend over the time you have to make your money last. So if you get paid monthly, fill in the figures for the total month's spending, if you have to make a giro last two weeks, just put in the figures for two weeks' bills and spending.



[Leaving] **Home?...**

OUTGOINGS	£	INCOME	£
Rent or mortgage			
Electricity			
Gas			
Phone			
Water			
Council Tax			
Food			
Transport			
Cleaning products			
Toiletries			
TV Licence			
Insurance			
Clothes			
Pubs, clubs and going out			
CDs, video, and games			
Bus fares/transport costs			
Mobile phone top ups			
TOTAL			

ATTENTION: Have you got more going out than coming in?
If so think again about what you're spending.

[Finding a Place to Live]

Finding...

Finding...

Somewhere to call home

The first thing you need to do is decide what kind of place you're looking for and where. Keep an open mind - you might be lucky, but most young people find that they have to compromise at first and only get what they really want later on. If you're under 25 and need help from Housing Benefit to pay the rent you'll only be given enough money to pay for a single room in a shared house. Housing Benefit can tell you how much this is for the area you want to live in. This doesn't apply to housing association properties. Neither does it apply if you have been in care - talk to your social worker.



finding...

Finding...

Location, location, location...

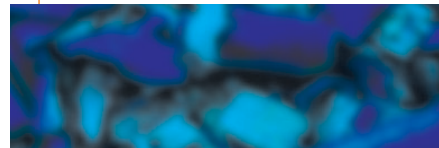
Before you decide to look at or accept the offer of a house, either to rent or buy, it is worth taking a friend, family member or youth worker with you to look at where you are thinking of moving to. What do they think of the place - and the area? How do you feel about it? Try to visit the area at night - do you feel safe? Is there a good bus service? If you've got a motorbike, bicycle or car is there anywhere safe to keep it?

Neighbours - are there neighbours who are likely to complain about you making noise, such as loud music?

Is there a garden? Do you want a garden? Remember - gardens need to be kept tidy at the very least and garden tools cost money. On the other hand, gardens can be used to grow food to save money and improve your diet. Think carefully if you have the choice.



finding...



finding...

Homes from a housing association

Allerdale has no council homes. Instead, housing associations provide a similar service. Getting a home from a housing association all depends on how many people they have on their waiting list. You will need to go to each housing association with homes in the area you want to live and register for housing. Allerdale Borough Council's free book, Finding a Home to Rent in Allerdale, will tell you which housing associations have what type of homes in which town or village - get a copy free from any council office.

In some places in Allerdale demand for housing association homes is falling - so it is always worthwhile registering. For popular areas - such as those in and around the Lake District National Park - the waiting time for a housing association home can be long so you should try to keep your choice of areas as wide as possible.

Homes from a housing association [continued]

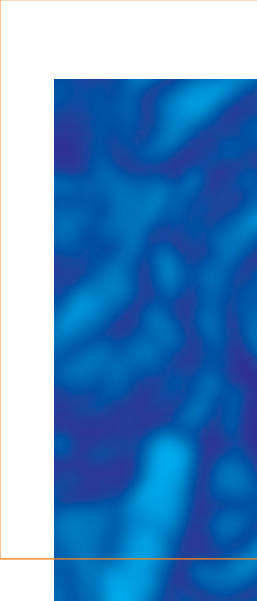
You can register for a housing association home if you are over 18 years old. In some circumstances, if you are under 18, you can also apply but someone older will have to agree to guarantee that if you don't pay the rent or if you cause damage, they'll cover the costs. This could be a parent or social worker. If accepted, you will be awarded points based on your housing need. When you are at the top of the waiting list, you will be offered a property of a size suitable for your needs. For single people or couples this will normally be a one-bedroom property although in many places, where demand is low, you could get a bigger home.

Don't be surprised if there are security shutters over the doors/windows in some areas - these will be removed before you move in. And don't be disappointed at the poor state of decoration in some housing association properties. Some may need a bit of decorating and you may receive a decoration allowance to help buy paint and wallpaper - ask if it isn't offered! Don't forget you'll need to furnish and carpet a housing association house yourself.

Check whether the cooker, heating, etc, are gas or electric - gas is cheaper to run.

Housing associations offer assured tenancies - these are well worth having. As long as you keep to the rules of the tenancy agreement the home is yours for life. You can swap with another council or housing association tenant in a similar home anywhere else in the country. You have access to a good repairs service. Not only that, but the rents are generally cheaper than they are for a private property.

In the Useful Contacts section, you will find a list of all the housing associations providing homes in Allerdale and the addresses of their local offices.



finding...

Private Rented Homes

Where to find a private rented property...

Most privately rented housing is owned by small landlords, who generally advertise vacancies in the local paper. Letting agents also keep lists of privately rented accommodation, as do some estate agents. It's always worthwhile looking at window ads or advertisement displays in shops in the area where you want to live. Your council may be able to give you a list of landlords offering private accommodation to rent. If you look for accommodation through a letting agent, they may charge you a fee for drawing up the tenancy agreement. They may also want references and could do a credit check, which you may be charged for. What they can't do is charge you for simply registering on a waiting list for accommodation.

Where to find a private rented property...

finding...

Under eighteen?

It is extremely unlikely that you will be able to get a tenancy to a private property if you are under 18. If you are under 18 you will mostly likely get what is known as a licence. A licence is permission to occupy somewhere and is only a personal right, not a legal one. In other words, you have very little protection from the law against eviction.

Read all about It!

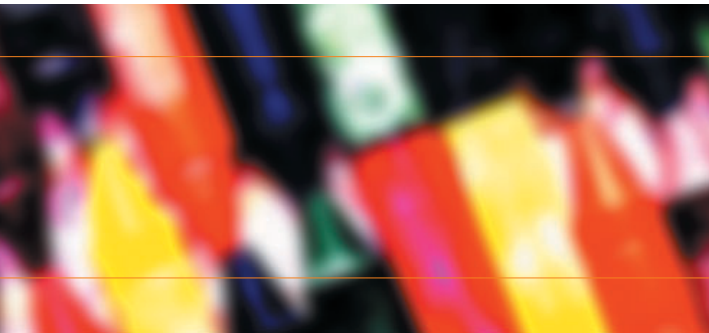
Abbreviations used in newspaper ads...

ABBREVIATION	MEANING
M.R.A.	Month's rent in advance
P.C.M.	Per calendar month
P.W.	Per week
S.C.	Self contained - you are the only person with access to the accommodation
C.H.	Central heating
G.C.H.	Gas central heating
D.G.	Double glazing
EXC.	Excluding
F.F.	Fully furnished
D.S.S.	People receiving Social Security benefits

Furnished or unfurnished...

Furnished or unfurnished...

Private rented property can be furnished or unfurnished. If a property is unfurnished, all the furniture will have to be provided by you. You might get a carpet or a set of curtains left behind by the previous tenant, but don't bank on it. A furnished property will include most, if not all, of the items you need in a home. In the case of shared houses and houses of multiple occupation, you will have to share toilets, bathrooms and kitchens with other people. If you can, find out who you are sharing with - they may be totally different to you and could make your life hell. Be careful with shared bills - if someone else wants to run the heating all night you could be liable for a share of a massive bill and if someone leaves you will have to pay their share of the rent - you are legally obliged to do so.



Deposits...

Deposits...

Most private landlords ask for a deposit before they will grant a tenancy. This is to act as a kind of insurance in case you don't pay your rent or damage their property. You should always check with the landlord before going to see a property how much deposit is required and on what terms. If you have a low income, you may be able to get help from the DIGS deposit guarantee scheme. Details are in the contacts section. The Youth Enquiry Service or Citizens' Advice Bureau will be able to work through the rules and help you with your application form. You may also need references from previous addresses and from your employer if you are working. Remember - always check with the landlord what is required before going to see a property.



Tenancy agreements...

Tenancy agreements...

When you rent from a private landlord, you will sign what is called an assured shorthold tenancy agreement. This type of tenancy lasts for a minimum of six months, but can be longer. You need to agree the length of time with the landlord. During this agreed period you will not be allowed to move out of the property without paying extra to do so (unless you have a very nice landlord!), but the landlord can't make you move out either - not without a court order anyway. If the landlord wants you to move out at the end of the agreed period, they must give you two months' notice. If the landlord is happy for you to stay, you won't usually have to sign anything else, your tenancy will simply continue. To end the tenancy, you must give your landlord one month's notice or your landlord must give you two months' notice. Your landlord cannot simply give you a note telling you to leave at the end of the week or the end of the month - even if it has Notice to Quit on the top!

Legally your landlord must serve you a Notice of Intention to seek possession before he can go to court. If you get one of these get help to see what your options are because the landlord may have a good reason.

Signing...

Signing...

You should ask your landlord for a written copy of your tenancy agreement. If you have had to pay a deposit, get

Signing...[continued]

Signing...

a receipt for the money you have paid. It is worth agreeing with your landlord the extent of any existing damage to the property before you move in. This is to avoid problems later getting your deposit back when you move out. You should also make sure that you have a full list of all the items in the property - this is called an inventory. The landlord should sign this and it will avoid problems later if there is a dispute over the condition of an item or even whether it is in the property.

If you have any questions regarding a tenancy agreement or once you have a tenancy and you think that you are being asked to leave illegally go for help to your local Youth Enquiry Service or Citizens Advice Bureau, alternatively ask for information at Allerdale Housing Services, see the Useful Contacts section for details.

	Housing Association Rented	Private Rented
Secure Tenancy		
Assured Tenancy	✓	✓
Assured Shorthold Tenancy	✓* (in some cases)	✓
Right to buy	✓ (in some cases)	
Right to repair	✓	✓

*Some housing associations are beginning to issue Assured Shorthold Tenancies on some of their estates.

Your Checklist for Renting A Home...

Check List

- 1 Read the tenancy agreement carefully - make sure you know what you are renting and if you have to share any parts with anyone else. Ask before you sign!
- 2 Find out who is responsible for bills such as Council Tax and water supply. If you have to pay Council Tax, get a claim form from the council to see if you can get any help with the cost.
- 3 Make sure you know when the rent is due, how much and who you have to pay it to. Get a receipt every time you make a payment.
- 4 Find out if there are any service charges you have to pay. These can be extra to your rent and you may not get any housing benefit help with them.
- 5 Make sure your landlord has had any gas appliances, including fires and boilers, safety checked within the past 12 months - ask to see the certificate, which should be from a CORGI, registered gas company or plumber.



Squatting

No longer the option it once was. The law doesn't recognise squatting by that word. It refers to it as trespassing.

You have no security at all when you are squatting. Court proceedings to get you out of the property can be taken against you at any time and without warning. Special, speedy procedures exist by which the property's owner can get legal authority to evict you. While you are protected against being thrown out violently by the law, the owner can repossess the property simply by issuing proceedings against persons named or unnamed they don't even need to know your name. If you don't leave within 24 hours of the landlord getting an interim possession order, then you are guilty of a criminal offence.

Squatting, then, is not to be recommended!

Buying a home

Getting started...

House prices in many parts of Allerdale are surprisingly affordable. Before you can seriously consider this, though, you will need savings to put a deposit down on a house - normally 5%-10% of the total price - and a steady, long term income in order to apply for a mortgage.

Buying a home

Getting started...

Remember you also have to pay for surveys and legal costs, which can be expensive. As a rough guide, the maximum mortgage you will be able to get will be three times your salary. Check what you can afford to pay out for a mortgage (normally a monthly payment) and do not necessarily borrow to the maximum amount you can. When you borrow the money to buy a house, changes in interest rates mean that your monthly repayments could well go up in the future. You will need to furnish the house yourself.

More than just a mortgage to pay...

If you are considering buying a home, you should think carefully about the implications of home-ownership. You will be responsible for all repairs and maintenance. Housing benefit is not available to home owners. Even if you become unemployed you will not be able to get any assistance from the Government with your mortgage for the first nine months that you have no job. Neither will you get any help at all if you stay in work but your income falls.

As well as your mortgage, you will have to pay buildings insurance and, to be safe, mortgage payment protection insurance to cover your mortgage repayments if you lose your job. Be careful of those policies - they are full of small

More than just a mortgage to pay... [continued]

print that allow insurers to wriggle out of paying anything if you lose your job or if your job is temporary. Check first and shop around for the best terms and conditions, not necessarily the best price for the policy.

It's all Yours...

It's not all gloom, though, once you have paid the mortgage your home is all yours. Even before then, you can, within reason, do what you want with it. You won't have to ask a landlord's permission and you can stay for as long as you can pay the mortgage, not having to move every few months! If all goes well, you will be building up an asset to help you move to a better home later on or - thinking well ahead - retire earlier.

You can take in a lodger to help pay the bills - but be very careful who you take in. References and personal knowledge are essential. It is wise to check with your mortgage lender first to see if you are allowed to do this. And remember it's your home, so your rules are what count, even if that is compulsory Star Trek videos on a Friday night.

You can find houses for sale in estate agents and also from private developers, some of whom offer no deposit deals for first time buyers. Houses can be cheap in Maryport and Workington. However, these are places where the housing markets are quite fragile - you may not be able to sell up

[Finding a Place to Live] Finding...

It's all yours... [continued]

when you want to move, especially if you have a cheap terraced home. Other areas such as the Lake District and Cockermouth are expensive.

The big decision...

Buying a home is a big decision. It is the biggest thing most people will ever buy, but it is what everyone seems to want to do. Even so, think about it carefully. You may not be able to move easily if you get a job somewhere else. You can't just walk away from a mortgage! So think and choose carefully before you take the plunge.

Living in a Mobile Home

This can be very insecure and costly - some caravan site owners can charge a fortune for electricity supply. You may also have limited security - especially once the holiday season starts.

Houseboat

This sounds like great fun - but not when the boat leaks - be it from the top or bottom. Buying a boat to live in is expensive - and maintaining it is like trying to top up the Irish Sea. You may also have problems finding a mooring. Anchoring out in the middle of the Solway is not a realistic option, no matter how nice it looks on a summer morning. Keep boats for fun.

[Moving in]

In...

Filling your home...

If you are thinking of moving into unfurnished accommodation, the list below suggests items you are likely to need to set up home...

You will need...

- | | |
|---|---|
| Bed and bedding | ✓ |
| Cooker | |
| Curtains/blinds | |
| Emergency equipment - torch, candle, matches, screwdriver | |
| Floor covering (eg. carpet/rugs) | |
| Fridge | |
| Kettle | |
| Knives, forks, spoons, plates and mugs | |
| Iron and ironing board | |
| Light bulbs and shades | |
| Pots and pans | |
| Table and chairs / sofa | |
| Towels | |
| TV/radio | |
| Wardrobe and/or chest of drawers | |

If you are moving into a furnished property you will probably still need bedding, towels and a TV/radio.

Finding furniture and other useful things...

If you decide that you would prefer to take on an unfurnished property, you will have to find furniture from somewhere. Most people only start off with a few bits and pieces of furniture and build up what they have over time. Here are some suggestions.

- Look for second-hand furniture - from charity shops, voluntary agencies or classifieds (local papers)
- Ask family and friends if they've got anything they don't need.
- Don't buy new furniture or order anything on credit unless absolutely necessary.
- Don't accept stolen goods.
- Don't wire up electrical goods yourself unless you are absolutely sure you know what you are doing.
- Don't accept a soiled mattress or faulty electrical goods
- Be careful of second-hand electrical goods.

Moving your furniture and other stuff into your home..

Moving stuff around can be a problem. Ask friends or family who have a car or, better still, someone who has a van. By asking around you can usually find someone to move stuff for the cost of petrol and a couple of pints.

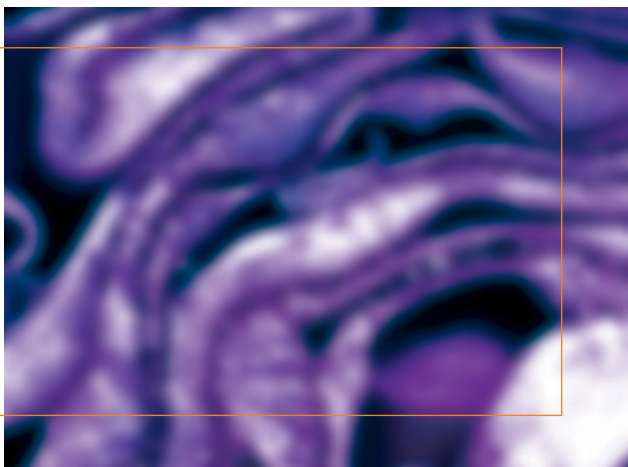
Keeping in touch...

Some people you may need to contact when you move to your new home...

CONTACT	✓
Any firm or shop which you have an account with or which has your address	
Any training scheme	
Benefits Agency	
Careers office	
Council Tax	
Doctor/dentist/optician	
DVLA at Swansea if you have a driving licence, motorbike or car - if you do not you could incur a huge fine.	
Employment Service	
Family planning	
Gas/electricity companies	
Inland Revenue	
Mail order catalogues	
School/college	
Social worker	
Support agencies with which you are involved	
The courts	
Your bank and building society	
Your employer	

IMPORTANT...Gas, electricity and water

It is very important to take a gas and electricity meter reading when you move in and to let the gas/electricity company know what this is. If you do not, you could end up paying the previous tenant's or owner's last bill as well as your own. It is also important to find out where the stopcock is - this turns the main water supply to the house on and off. Also make sure you find out how the heating system works and that you know how to turn it on and off.



Keeping... Keeping... If you rent your home...

Both you and your landlord have rights and responsibilities. These are listed in the tenancy agreement and it is important that you understand them. Some of the main ones - which apply regardless of where you live or who your landlord is - are listed below:

Your Responsibilities

- | Your Responsibilities | ✓ |
|---|---|
| Pay the rent on time | |
| Keep the house and any garden clean and tidy | |
| Put the rubbish out as required | |
| Keep visitors under control | |
| Behave reasonably at all times | |
| Get on with your neighbours | |
| Keep the noise down | |
| Prevent illegal activities - including using drugs - in your home | |
| Avoid dangerous activities | |
| Ask permission to keep a pet if you rent your home; if you do have a pet, keep it under control especially if you share a garden or other common area | |
| Let the landlord know about damage or repairs required | |
| Answer letters from your landlord | |
| Ask for help if you ever need it from the council, YES, Shelter or the Citizen's Advice Bureau - the numbers you need are at the back of this booklet | |

Landlord's Responsibilities



- To allow you to remain in your house as long as you keep to the rules of the tenancy agreement
- Keep the premises in a wind and watertight condition
- Keep the drains, gutters and external pipes in good condition
- Keep in good condition installations for the supply of water, gas, electricity, sanitation and water heating
- Paint from time to time external doors, windows, gutters and pipes
- Carry out necessary repairs, eg. blocked toilet, sink or bath, toilet which won't flush, burst pipe, tank or cistern, unsafe electrical socket or fitting, loss of gas or electric supply.

Keeping up to date with the rent

You may be able to get Housing Benefit help with paying your rent. Before you take on a tenancy and claim housing benefit, you can ask the council for a pre-tenancy determination if you rent privately. This will give you the rent figure which will be used to work out your housing benefit. However, the pre-tenancy determination does not guarantee that you will get housing benefit or tell you the amount you will get. You should remember that your housing benefit can be reduced for a number of reasons.

keeping...

Keeping up to date with the rent [continued]

Examples include the rent being charged being above normal market rents and the property being too big for your needs. If you are single and under 25 years old, housing benefit will only cover rent up to the cost of shared accommodation in the private rented sector. If you rent from a housing association ask your local housing officer for a housing benefit application form.

A couple more things to remember. Housing Benefit cannot be backdated. That means your council will only pay benefit from the day it receives your form, so don't delay sending your form in if you want to help with your rent. The other thing to remember is to always tell your council about any changes in your personal circumstances e.g. if you get a new job or if your wages change; your partner moves in with you; if you take in a lodger or a friend moves in with you.

If you stop paying your rent, or if your Housing Benefit is stopped and arrears build up, your landlord can get a court order to evict you from your home. In most cases the courts cannot refuse to grant the landlord an eviction order, so you should make sure your rent is kept up to date at all times. As soon as you run into a problem paying your rent get help straight away from your council, Citizens Advice Bureau or YES - the addresses are in useful contacts section.

Altering or decorating your rented home

In a private rented property, you must obtain permission from the landlord or letting agent before you decorate or make an alteration to the property in any way. Even if you think that what you want to do to the property will make it look much better, the landlord may not!

In a housing association home, you can generally decorate the inside as you wish but you still must ask permission to make any alterations to the building - such as changing kitchen units or knocking in new doorways between rooms.

Harassment

There are laws to protect you from harassment. This includes racial abuse, threats of violence from neighbours or a partner - or even grief from your landlord. Don't hesitate to call the police if you need to. The council can also help provide advice and may even prosecute a bad private landlord who harasses you.

If you feel that you are being unfairly treated or not getting repairs attended to as required you can contact your council, the Citizens Advice Bureau, Shelter or Youth Enquiry Service for advice. All the numbers you need are in the useful contacts section.

If you buy your home...

One thing to remember pay your mortgage and keep your insurance up to date! That's all you've got to do to keep your home.

new home...

new home...

Visitors

It can be lonely at first, so try to keep in touch with people who can offer you support such as family, friends, social worker, etc. But don't forget that it is your home - so while it is good to have people round you need to make sure that they treat your home with respect. Here are some suggestions;

- Try to tidy up for people coming round - it will show that you care for your home and that you want them to respect it too.
- Find out when the last bus is so that you don't have unwanted overnight guests.
- Think about your neighbours - especially if your friends have cars or motorbikes or if you like to play loud music.
- Encourage your visitors to leave at a reasonable time.
- Let neighbours know when you are having a party.
- Try not to let friends move in or take over.
- Try not to allow drugs into your home.

new home...

Suggestions for stretching the £££ in your pocket

If you cause too much noise, allow drugs into your house, etc. the police could become involved and you could lose your home. It's your home, not a place for your friends to hang out all the time. And beware of your friends bringing along people you don't know or aren't sure of.

Try sales, second-hand clothes shops, charity shops, car boot sales and jumble sales for clothes, books, CDs and household goods. The library lends books for free, and for a small payment also lends DVDs, CDs, cassettes, videos. Buying new items on credit or from mail order catalogues can be expensive - paying them back can cost a fortune and could lead you into debt, so think about how you'll repay before you buy. The last thing you want is a debt collector banging on your new front door!

Keeping warm can be a problem when you're short of cash. Fan heaters and electric bar fires are seriously expensive to run-try looking for plug-in oil-filled radiators if you have the choice. A way of keeping heating costs down is to have it on as little as possible and when it is on, having it on a low setting. Try putting on an extra jumper instead of turning up the heating. If there are rooms you are not using try not to heat them, and when you go out make sure the heating is turned off unless it is freezing

cold. A good way of keeping the heat in is to put draught excluders around doors and windows - don't try to heat the rest of Cumbria! Baths use up a lot of water, so try using the shower instead, if you have one.

Walking will save you money on bus fares and taxis. Getting a telephone line installed is expensive so think about whether you really need one and can afford it. Even if you only use a phone for incoming calls, you will still have to pay a service charge. If you need a phone, you can buy them cheaply from phone shops - this could be cheaper than renting one from the phone company. Steer clear of 0898 numbers - they are very expensive. If you buy a mobile phone, get people to call you - you can run up huge bills ringing out, so find out when you can make cheap calls. Pay-as-you-go phones can be expensive. Although there are a variety of package deals for mobiles now, check with different suppliers for which would suit you best.

Shopping and cooking for one can be expensive. But there are ways to keep the cost down and eat something other than fishcake and chips. Takeaways are expensive and after a while, get boring. Try and plan for your meals a few days at a time. If you know what you want to cook and then buy what you need to make it, you probably won't end up chucking food out. If you have leftovers, you could either use them the next day or freeze them.

Suggestions for stretching the £££ in your pocket [continued]

Food from the late night corner shop or petrol station is usually expensive. Look out for cheap local shops and don't forget the large discount stores. Supermarket's own brand stuff and economy lines can offer big savings and are just as good as the big name stuff and when you are out shopping, look for BOGOF offers.

Try and make sure you never run out of the basics - bread, margarine, tea/coffee/juice and milk. That way you can always at least have a hot drink and slice of toast.

Money problems

If you find it difficult to pay all your bills, don't just ignore them. Talk to someone at the Citizens' Advice Bureau or the Youth Enquiry Service about it. They can help you talk to the people you owe money to and work out ways of paying it off. Most companies are understanding about money problems, but they can only help if you let them know you have problems.

Out... Out...

Leaving a Rented Home - When YOU Want To Go

If you decide to give up your tenancy, perhaps to move in with someone, decide to live somewhere else, or move back with your family, there are some things you must do to leave properly.

Out...

Do

- Tell your landlord four weeks in advance in writing - they will advise you on how to leave the property properly ✓
- Leave the house clean and tidy
- Finish repairs or decoration you have started
- Take a reading of gas and electric meters
- Tell the gas and electric companies you are leaving and pay the bills
- Tell the Benefits Agency, Housing Benefit, catalogue companies, etc, that you are leaving. Give them your new address
- Hand your keys back to the housing association/letting agent/ landlord telling them you are leaving and where you are going to

Don't



- Don't leave your tenancy without telling your landlord
- Don't give your keys to friends to use the house
- Don't put your keys through the letterbox of the housing office/housing association/letting agent
- Don't leave without making sure your rent and bills are paid up to date

If you abandon your tenancy, leave the place in a mess or leave with rent arrears, this will seriously affect your chance of getting similar accommodation in the future. Leave properly and make sure you have somewhere safe to go to.

Getting your deposit back

If you paid a deposit before you moved into the property you need to remember to ask for it back. Normally the landlord will inspect the property for any damage and check that all the items in the inventory are still there. The landlord may deduct some money if he/she feels there has been damage to the property or there are items missing. You will not normally get the deposit back until you have left the property. If you have problems getting a deposit back, please contact an advice agency - listed in the useful contacts section.

Moving home if you own your home

- If you want to sell up and move to another home, always contact a solicitor to get a price for the legal costs involved in selling the house.
- Contact your lender and tell them what your intentions are.
- Make sure you know what the estate agent is going to charge for selling your home.
- Do not abandon your home - even if you are behind with the mortgage. The debt will continue to grow until the house is sold by the lender - and they will chase you for any arrears not covered by the sale price. If you do fall behind, as soon as things are getting tough, contact your lender to check out any insurance policy you may have, to negotiate deferred payments or to consider selling and moving to a cheaper place.



[Useful] **Contacts...**

Agency	Advice/Information					Advocacy	Accommodation	
	Housing	Money	Health	Legal	General		Emergency	Supported
Allerdale Borough Council	■				■			
Allerdale Housing Benefits		■						
CADAS								
CALM								
Carlisle Nightstop						■	■	
CART*	■						■	■
CASS							■	■
Childline					■			
Citizens Advice Bureau	■				■			
Community Law Centre				■	■			
Connexions	■	■			■			
Croftlands Trust							■	■
Cumbria Counselling Bank YWCA/CYA								■
Cumbria County Council Student Support Services								■
Derwent & Solway Housing Association	■					■	■	■
DiGS								
Employment Service Jobcentre								■

Floating Support	Social Housing	Private Rented	Deposit Guarantee	Furniture	Counselling /Support	Training Employment
				■		
				■		
					■	
■					■	
■						
			■			
					■	
					■	
	■					
			■			
						■

If you have been in care for 3 months or more since your 14th birthday, contact Cumbria Social Services CART on 01900 325375. They can help you find accommodation and will give you advice and support.

[Useful] **Contacts...**

Agency	Advice/ Information				Advocacy	Accommodation	
	HOUSING	MONEY	HEALTH	LEGAL		EMERGENCY	SUPPORTED
Home Housing Association	█						
Impact Housing Association	█					█	█
John Street Hostel (Carlisle)	█					█	█
KEY Youth Housing Information Centre	█						
Rathbone C I		█					
Salvation Army					█	█	█
Shelter	█						
Stonham Housing Association							
Turning Point						█	█
Two Castles Housing Association							
Westfield Housing Association							
Youth Station				█			

Floating Support	Social Housing	Private Rented	Deposit Guarantee	Furniture	Counselling /Support	Training Employment
	█					
█	█			█		█
				█	█	
	█					
	█	█				
					█	

If you have a Probation Officer or a CPN (Community Psychiatric Nurse), you could ask them to refer you to Stonham Housing Association. They provide accommodation, advice and support, plus a personal development scheme.

[Addresses and further details]

Agency	Telephone	Address
Allerdale Borough Council/Housing Services	01900 326449 Emergency out-of-hours number: 01900 817080	Allerdale House Newbridge Street Workington CA14 3YJ
Allerdale Borough Council/Housing Benefit	Surname A-L 01900 326213 Surname M-Z 01900 326214	Allerdale House Newbridge Street Workington CA14 3YJ
CADAS (Cumbria Alcohol & Drugs Advisory Service)	01228 544140 - call this number to arrange an appointment in your area.	Head Office 1 Fisher Street Carlisle CA3 8RR
CALM (Campaign Against Living Miserably)	0800 585858 – helpline open from 5pm to 3am	
Carlisle Nightstop	Referrals through- CART, CADAS, Hospital A&E department, Police, Samaritans, Social Services, Youth Station 01228 595566	Abbey Street Carlisle

Notes
Allerdale Borough Council can provide help on virtually any housing issue. If we can't help you ourselves, we will find someone who can.
Allerdale Housing Benefits can provide help with your housing benefit claim.
CADAS offers peer counselling to young people up to the age of 25 who have problems with their drink or drug use. All peer counsellors are aged between 16 and 25, so they know what it really feels like to be in a young person's shoes everyday. info@cadas.co.uk
Helpline and campaign to tackle depression. CALM also provides advice and information and can put you in touch with other local agencies for longer-term support and help on a wide range of issues
Carlisle Nightstop (within Community Projects Carlisle) provides young people (up to the age of 25) with a bed for the night. Accommodation is with a host family. You'll be given an evening meal and breakfast, plus help to find something more permanent.

[Addresses and further details]

Agency	Telephone	Address
CASS	01900 872772	Thirlmere Building Lakes Road Derwent Howe Workington CA14 3YP
Childline	0800 1111	Freepost 1111 London N1
Citizens Advice Bureau	01900 604735	Vulcan's Lane Workington CA14 2BT
& Cumbria Rural Citizens Advice Bureau	017687 73472 016973 44026	Heads Lane, Keswick 20 High Street Wigton CA7 9NJ
Community Law Centre	01228 515129	8 Spencer Street Carlisle CA1 1BG
Connexions	01900 604674	213 Vulcans Lane Workington CA14 2BT
Croftlands Trust	01228 592325	10 Chatsworth Sq Carlisle CA1 1HB

Notes
CASS provides accommodation in West Cumbria, some of which is only for people under 25 years old. They have shared, bedsitter and self-contained accommodation and all properties are visited regularly by a support worker. Most accommodation is furnished. cass@workington.freeserve.co.uk
Childline provides advice information and support to children, teenagers and young adults about a variety of issues.
Provides advice and information on a broad range of subjects including housing, money and benefits. Can also help you get a deposit guarantee for private rented accommodation. The Citizens Advice Bureau can give you advice and information on a wide range of subjects, including housing, money and benefits. Provides advice and information on a wide range of subjects including housing, health, money and benefits to people in Wigton, Silloth and Aspatria. Open on Tuesdays only.
The Community Law Centre mobile unit visits Maryport, Cockermouth, Aspatria, Workington, Seaton, Silloth and Wigton, plus they run a session at West Cumbria Trades Hall Centre, 39 Brow Top, Workington on Wednesdays from 10am – 12noon and 1pm – 4pm offering free advice on a range of issues. Call them on 01228 515129 for more information or visit their website at www.communitylaw.org.uk information@communitylaw.org.uk
Connexions Cumbria is a support service for young people between the ages of 13 and 19. We provide high quality impartial information, advice and guidance covering a range of issues including - lifestyle, finance, housing, careers, education and employment opportunities.
Croftlands provides a range of services for people with severe and enduring mental health problems. To qualify, you need to be referred by social services or a CPN (Community Psychiatric Nurse).

Agency	Telephone	Address
Cumbria Counselling Bank. YWCA/CYA	Freephone line 0800 0852374 015394 34121 open Monday 9am-12pm Wednesday 6pm-9pm Friday 3pm-6pm Saturday 9am-12pm	
Cumbria County Council & Genesis	01228 606336	87 English Street Carlisle CA3 8LU
Cumbria County Council Student Support Services	01228 606773 or 606776 or 606777	5 Portland Square Carlisle CA1 1PU
Derwent & Solway Housing Association	01900 607500	Stoneleigh Park End Road Workington CA14 4DN
DiGS Deposit Guarantee Scheme	01900 873220	2 Gladstone Street Workington Cumbria CA14 2YF

Notes
The service offers a professional, confidential counselling service free to all young Cumbrians aged 13-30. You can opt to see a counsellor to your specific needs in a variety of venues. You can contact the project direct or through an Agency, Youth Club, Parent or School. You will be contacted by a counsellor within 48 hours. Ring during office hours or leave a message on the answer machine.
Cumbria County Council Information Centre offers information on the services of Cumbria County Council and can help clarify what is dealt with by the county council and what is the responsibility of district councils or other government bodies. Email: information.centre@cumbriacc.gov.uk The Cumbria gateway to on-line information and services. www.cumbriagenesis.com
Email: helen.rathbone@cumbria.gov.uk Support for students in higher education.
Derwent and Solway owns properties throughout Allerdale. It is also responsible for offering on behalf of Allerdale Borough Council advice and assistance to homeless people.
DiGS enables people on low incomes to access private rented accommodation by providing a guarantee rather than a cash deposit against damage. To apply contact the Citizens Advice Bureau, Youth Enquiry Service, social services or probation for an application form.

Agency	Telephone	Address
Employment Service Jobcentre	01900 323800	Central Square Workington
	01900 326000	Tithe House Station Road Cockermouth
	017687 64400	Unit 5 Herries Thwaite Centre Keswick
Home Housing Association	01900 815661	Moor Park Crosby Maryport CA15 6SG
	01900 812071	2 Bounty Avenue Maryport CA15 8HA
	016973 44816	5 Water Street Wigton CA7 9AN
	01946 811761	Phoenix Court Earl Street Cleator Moor CA25 5AU

Notes
The Jobcentre provides help and advice on current training and careers.
Home Housing provides flats and houses throughout Allerdale. The Association selects applicants from their own waiting lists for many of its properties - to find out if you can get a home call in to your local office.

Agency	Telephone	Address
Impact Housing Association	01900 66938	12 Fisher Street Workington CA14 2ES
	01946 833100	The Oval Centre Salterbeck
John Street Hostel (Carlisle City Council)	01228 625260	1 John Street Shaddongate Carlisle CA2 5TR
KEY Youth Housing Information Centre	01228 595566	Abbey Street Carlisle CA3 8TX
Rathbone C I	01946 831802	Main Street Distington CA14 5XJ
Salvation Army	01900 605888	56 Corporation Road Workington CA14 2PQ

Notes
Impact Housing is a Cumbria-based housing association providing accommodation and support throughout Allerdale. For help, phone them or call in to one of their local offices. enquiry@impacthousing.org.uk
John Street Hostel provides emergency and longer term accommodation with support, plus advice and help on a range of issues including finding and keeping a more permanent place to live.
Aimed at young people aged 16 to 25 addressing housing and related issues. Opening hours: Monday to Friday 1pm – 4pm
Rathbone C I provides a variety of part time and full time programmes together with job seeking services, welfare support and lifeskills training. Referrals can be made through the Careers service, Education and Welfare, Probation, NACRO, Schools and Leaving Care.
The Salvation Army can help with emergency accommodation, support and advocacy. They also offer advice and support, help with furniture and food parcels, plus support. Phone them for more information.

Agency	Telephone	Address
Shelter	01768 867040 Shelterline (freephone 24 hr) 0808 800 4444	31 St Andrew's View Penrith CA11 7YF
Stonham Housing Association	01900 821277	2 Market Street Cockermouth CA13 9PJ
Turning Point	01900 65737	4 Stainburn Road Workington CA14 4EA
Two Castles Housing Association	01946 591848	Catherine Mill Catherine Street Whitehaven
Westfield Housing Association	01900 602906	The Estate Office Windsor Road Workington CA14 5BP
Youth Station	016973 45201 or 44200	16 High Street Wigton CA7 9NJ