

MOVING ON OR MOVING IN

A helpful guide for
renting somewhere to live



Whether renting somewhere to live in the private sector or renting a social housing property through a council or housing association; these factsheets will guide you through the moving and settling in process

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Factsheet 1

Private rented housing

Private rented housing is housing which is let by a private owner or from a letting agency.

Where to look for private rented housing

- Local newspapers
- Shop windows or notice boards
- On the internet (such as www.gumtree.com or www.rightmove.co.uk)
- Letting agents who rent out accommodation on behalf of a private owner
- Ask friends or family if they know of anyone who has somewhere to rent
- Your local council will be able to offer advice and assistance on finding accommodation. Some run private sector leasing schemes if you are homeless or threatened with homelessness.

Types of private housing

- A room in a family home with meals included
- A room in a flat or house with shared access to a bathroom and kitchen with other people
- A self-contained flat or house.

Properties for rent may be furnished or unfurnished. Some private landlords may not let their properties to people on housing benefit.

Deposits

Most private landlords will ask for a deposit, which is paid at the start of the tenancy which they may keep if you cause damage the property or do not pay the rent. It is often equivalent to one month's rent. Unless the landlord has reason to withhold it, you will get the deposit back at the end of the tenancy.

Your landlord must protect the deposit under a tenancy deposit protection scheme. Within 14 days of taking the deposit your landlord must provide you with certain information about how the deposit is being protected.

If your landlord does not protect your deposit, you can apply to the county court for an order that the landlord should pay it back or protect it. If your landlord has not protected your deposit, they will be ordered to repay three times the amount of the deposit to you.

Many landlords also ask for at least one month's rent in advance as well as a deposit, and so the cost for renting at the start can be very expensive (see factsheet 8). If you are unable to raise the deposit, many councils run rent deposit schemes (or also known as bonds or deposit guarantee schemes) where they send a guarantee to your landlord for the deposit. If you are unable to raise enough money for a deposit, you should contact your local council for more information.

Kent Supporting People also run a rent deposit scheme for people who are moving on from Kent Supporting People funded supported housing. Contact your local council for more information.

Agent fees

Some letting agents charge a fee when they find somewhere for you to rent. As part of this fee, it may also include an administrative charge. However, they are not allowed to charge you anything until they find you somewhere to live.

Inventories

An inventory is a list of furniture and other items in the property including notes of any damage or disrepair. It is a good idea to sign the inventory with your landlord/letting agent to prevent any future disagreement on the condition of the property when you move in.

Subletting

Be wary of anyone who offers to let you rent their property if it is a social rented property. This is called is subletting and can be fraudulent.

Also, be aware that private landlords will not want you to sublet part or all of their property to anyone else – this is usually mentioned in the lease.



For more information visit www.directgov.uk.

Factsheet 2

Social housing - Kent Homechoice

Social housing is housing that is owned and managed by a council or housing association.



Where to look for social housing

In Kent and Medway social housing is allocated to people under the Kent Homechoice scheme. It is free to take part in this scheme and you do not need to raise a deposit. However, the demand for social housing does outweigh supply, which means that it will go to those who are in most need.

How do you join the scheme?

To join the scheme you will need to fill out an application form and send it to the local council so that you can join their housing register.

The council will look at what you have said in the application form and decide, based on your circumstances, what your housing need is by placing you in a band or awarding you points (some councils use bands to assess priority and some use points). The band/points determine your level of priority and so the higher the band/points the higher the priority you will have to move.

You will then be told which band you are in or how many points you have and be sent an information pack in the post which tells you all you need to know to take part. Once you receive this you can then look for a council or housing association home. This will involve expressing an interest (or also called 'bidding') in properties that are advertised to let.

When can you bid for homes?

Every fortnight Kent Homechoice will advertise all council and housing association homes that are available to let. They are shown on the Kent Homechoice website, digital TV or some exceptions a personalised freesheet. Bidding will start at 6am on Friday, and close at 1pm on Wednesday.

How do you bid for homes?

- ✓ Online at www.kenthomechoice.org.uk
- ✓ By telephone
- ✓ By digital TV
- ✓ Help from staff

- ✓ By text message
- ✓ By posting a special coupon.

How do you know if your bid was successful?

Other people could also bid on the same home and so it will normally go to the applicant with the highest priority (i.e. with the highest band/points) and who qualifies for the vacant home. If you are successful you will be contacted by the council. You can then view the home and let the council know if you will take it. You do not have to take it if you change your mind.

If you need help bidding

You can ask a friend, a family member or support worker to bid on your behalf. Please contact your local council if you need help bidding or advice on the process.



For more information visit www.kenthomechoice.org.uk

Factsheet 3

Types of tenancies

Depending on what **type of tenancy** you have depends on the how easy it is for your landlord to end the tenancy.

Private sector tenancies (on or after 28 February 1997)

If renting from a private sector landlord on or after 28 February 1997, the tenancy you will be given will be an **assured shorthold** tenancy unless special steps are taken to set up an **assured** tenancy.

Assured shorthold and assured tenancies can either be **periodical** that run from week to week or month to month, or **fixed term** such as for six months.

Assured shorthold tenancies

If you have an assured shorthold tenancy, the landlord can regain possession of the property 6 months after the beginning of the tenancy, provided that they give you 2 months' notice of wanting possession.

From 6 April 2007, all deposits (for rent up to £25,000 per annum) taken by landlords and letting agents for assured shorthold tenancies in England and Wales, must be protected by a tenancy deposit protection scheme (see factsheet 1).

Assured tenancies

If you have an assured tenancy, you have the right to remain in the property unless the landlord can prove to the court that they have grounds for possession. The landlord does not have an automatic right to repossess the property when the tenancy comes to an end.

Council tenancies

If renting from a council you may be given a **secure** tenancy. As long as the tenancy agreement isn't breached, you can stay for as long as you like in a secure tenancy.

Some council's will give new tenants an **introductory** tenancy first. Introductory tenancies last for one year. Secure tenants have more rights than introductory tenants but as long as the introductory tenant keeps to the rules of the tenancy agreement it will be converted to a secure tenancy on the one year anniversary.

It is easier for the council landlord to end an introductory tenancy than a secure tenancy as they do not have to provide grounds for possession.

From April 2012, council's will also be able to offer **flexible** tenancies. These usually last 5 years but can be between 2 and 5 years in exceptional circumstances. Flexible tenants have similar rights to secure tenancies but the length of tenancy is fixed. Six months before the end of the fixed term, the landlord will decide whether you can stay there or have to move on.

Housing association tenancies (on or after 15 January 1989)

If renting from a housing association (sometimes known as registered providers) on or after 15 January 1989 you will be given an **assured** tenancy. There will usually be a model housing association tenancy agreement, giving similar rights to those of secure tenants. If the housing association wants to end the tenancy, they will have to prove to the court that they have grounds for possession.

From April 2012, housing associations will also be able to offer **flexible** tenancies as councils can (see above).



For more information visit www.adviceguide.org.uk or www.shelter.org.uk.

Factsheet 4

Tenancy agreements

Whether you rent in the social or private sector, you should be given a **tenancy agreement**. A tenancy agreement is a contract between you and your landlord. It tells you what rights and responsibilities you have as a tenant and also about your landlords' rights and responsibilities.

Most of the time landlords will supply their tenants with a written agreement but they can be verbal. Verbal agreements can be more difficult to enforce if there are disputes because there is no proof of what has been agreed. So it is always a good idea to ask your landlord for a written agreement.

If a written agreement is given to you, read it very carefully. You will be asked to sign it so if you don't understand anything in it, ask your landlord to explain it or seek advice from your local Citizens Advice Bureau (you can find your local Citizens Advice Bureau at www.citizensadvice.org.uk).

Certain rights and responsibilities will apply regardless of whether you sign a written agreement or not. For example:

Landlord responsibilities

- ✓ Carrying out certain repairs to the property
- ✓ That annual gas safety checks are carried out (see factsheet 6)
- ✓ That the electrical system and any electrical appliances supplied by the landlord are safe to use
- ✓ That any furniture, if supplied by the landlord, meets fire resistant regulations (see factsheet 19)
- ✓ To follow the correct procedure if they want you to leave.

Landlord rights

- ✓ To access the property to carry out repairs for which the landlord is responsible.

Tenant responsibilities

- ✓ To pay the rent
- ✓ To take proper care of the property
- ✓ To keep to the terms of the tenancy agreement.

Tenant rights

- ✓ The right to live in the property as your home. Your landlord can't come in whenever he/she feels like it and should give you proper notice and arrange a suitable time to visit.













For more information about tenancy agreements visit www.adviceguide.org.uk or www.shelter.org.uk.

Factsheet 5

Being a good tenant

Being a good tenant is about maintaining your tenancy well. It's about doing the things that are expected of you so that you can live in your home problem free.

If you are not a good tenant, this could lead to problems with your tenancy. As factsheet 4 explains, your tenancy agreement includes all the rules that you and your landlord have agreed to stick to, including each of your rights and responsibilities. But below are some top tips for being a good tenant.

 <p>Always pay your rent</p> <p>If you are having problems paying your rent, talk to your landlord and also get advice from your local Citizens Advice Bureau. Failing to pay your rent MAY lead to your eviction, which could affect your ability to get private rented or social housing in the future.</p>	 <p>Take care of the property</p> <p>Do not damage the property. Try to keep it clean and tidy. This includes any communal areas if you live in a flat, such as stairs, hallways and balconies. You must not allow any visitors to your home cause damage to the property or communal areas.</p>
 <p>If you have a garden, keep it tidy</p> <p>If you are elderly or disabled and need help with maintaining your garden, contact your local council to see if they run a gardening scheme.</p>	 <p>Put your rubbish out</p> <p>Your local council will be able to tell you which days the rubbish is being collected. And, if they run a recycling scheme, use it!</p>
 <p>Respect your neighbours</p> <p>Do not cause alarm, harassment, violence, or intimidation to your neighbours. This includes shouting abuse or being threatening. Remember, you are responsible for any visitors you have in the property.</p>	 <p>Keep the noise down</p> <p>This includes playing loud music, having the TV or radio on too loud or if you have a dog, letting it bark all day.</p>
 <p>Do not allow anything illegal to happen in the property</p> <p>This includes things like dealing or taking any illegal drugs, or handling stolen goods.</p>	 <p>Tell your landlord if any repairs need doing</p> <p>Letting your landlord into to the property to carry out repairs or gas safety checks is also very important.</p>
 <p>Protect your contents</p>	 <p>Don't bury your head in the sand,</p>

It is always a good idea to take out contents insurance to cover your personal belongings and household possessions against loss or damage. Visit www.moneyadviceservice.org.uk for advice.

keep in touch with your landlord

If you have any problems regarding your tenancy, speak to your landlord about it. You can also seek advice on any housing issues you may have with your local Citizens Advice Bureau or Shelter office.

Factsheet 6

Gas safety certificates

A **gas safety certificate** is a certificate that is required by law to be held for rented homes where there are gas appliances present.

The certificate confirms that the gas appliances, fittings and flues in a property are safe.

Before you move into your property your landlord must arrange for a gas safety check to be carried out by a gas safe registered engineer. If everything is safe, the engineer will issue a gas safety certificate.

Your landlord must supply you with a copy of the gas safety certificate within 28 days of it being carried out or before you move in.

Your landlord should also arrange for a gas safety check to be carried out annually thereafter. This means that you must allow your landlord access to the property to carry out maintenance or safety checks on appliances and/or flues that they provide for your use.

If your landlord does not comply with the law by not carrying out a gas safety check, contact the Health and Safety Executive. Visit www.hse.gov.uk. They also run a gas safety advice line on 0800 300 363 offering information on gas safety that is open between 9.00am and 5.30 pm Monday to Thursday and 9.00am to 5.00pm on Friday (excluding bank holidays).

If there is any doubt about the safety of gas equipment it should be turned off and you should tell your landlord straight away. Do not touch anything until it is checked by a Gas Safe Registered installer.

If you smell gas call the National Gas Service on 0800 111 999.



To find out more about gas safety visit www.gassaferegister.co.uk.

Factsheet 7

Energy performance certificates

Energy performance certificates (EPCs) give information on how energy efficient a home is.

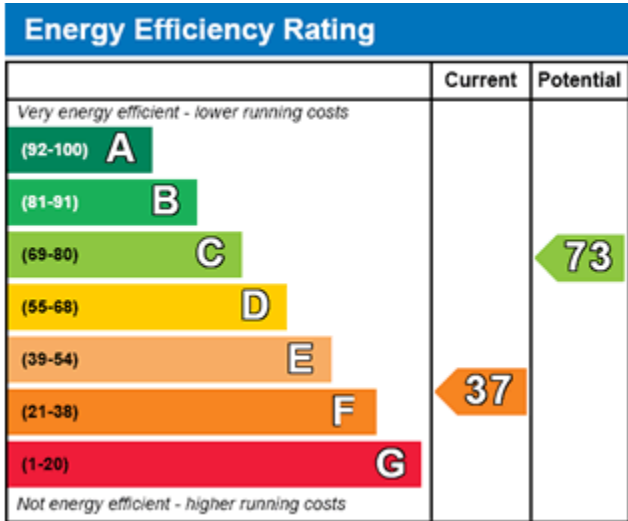
Private landlords must supply an EPC to you free of charge either before you view a property or before your tenancy agreement is signed.

Having an EPC means you will get an idea of how costly it will be to heat and light a property, and what its carbon dioxide emissions are likely to be. This information may help you decide whether you want to rent the property.

The EPC will give a rating from A to G; 'A' being very efficient and 'G' being inefficient. These ratings are similar to the labels provided with domestic appliances such as refrigerators and washing machines.

The EPC will also give a rating of what the potential energy efficiency rating could be if certain recommendations are carried. But it is up to the landlord whether to act on the recommendations.

Below is an example of what the energy efficiency rating graph looks like.



For more information on easy ways to save energy and money, visit <http://www.energysavingtrust.org.uk/>.

Factsheet 8

Costs of renting

When you move into a home of your own there will be some **costs of renting** and running the home, such as bills that you will need to consider when budgeting. Below is a breakdown of the typical monthly costs of running a one-bedroom home.

One bed private shared home	Approx (£)
Rent	400

One bed private self contained home	Approx (£)
Rent	494
Council tax	110
Electric	30
Gas	20
Water (waste)	15
Water (in)	15
Telephone line/Mobile phone contract	11
Internet	20
TV licence	13
Total cost	728

One bed social rented home	Approx (£)
Rent	270
Council tax	110
Electric	30
Gas	20
Water (waste)	15
Water (in)	15
Telephone line/Mobile phone contract	11
Internet	20
TV licence	13
Total cost	504

(Note: These figures are based on current costs in the Ashford area and other areas will vary)

Other monthly costs or things you need to think about

- Food and housekeeping
- Transport
- Pet bills

- Healthcare costs (for example, dentist bills, prescriptions, optician costs)
- Clothing
- Debts
- Where you are responsible for all costs, you will need to contact each utility company to inform them that you have moved in so they can bill you correctly.

Factsheet 9

Help with paying your rent

Whether you are working or not, renting privately or in social housing and on a low income, you **may** be able to get **help with paying some or all of your rent.**

If you are a council or housing association tenant, this is called **housing benefit** and is paid direct to your rent account.

If you are a private rented tenant, this is called **local housing allowance** and is paid direct to you where you must then pass it onto your landlord. If you are vulnerable and worried about managing your money, it is possible to ask to have it paid direct to your landlord.

Eligibility

If your income and capital (i.e. savings and investments) are below a certain level you may qualify for this help.

You cannot usually get help if:

- ✘ You have savings of over £16,000, unless you are getting the 'guarantee credit' of pension credit.
- ✘ You live in the home of a close relative.
- ✘ You're a full-time student (unless you're disabled or have children).
- ✘ You're an asylum seeker or are sponsored to be in the UK.

Other restrictions include that if you live with a partner or civil partner, only one of you can receive it.

Shared room rate (or it is also known as single room rate)

If you are a single person under the age of 35 and living in private rented accommodation you can only get your rent covered for one room in shared accommodation. Shared accommodation is where you share some facilities with other people living in the same property, such as a kitchen and bathroom.

If the shared rate applies to you but you wish to live in non-shared accommodation (i.e. a self-contained property) you will have to pay the difference between your rent and local housing allowance from your own money.

There are many flat/house share websites available (e.g. www.gumtree.com/Room+Shares) where you can look for rooms to rent in a shared house or where you can find house mates if this is the most affordable solution for you.

How to claim

- ✓ If you are making a claim for income support, jobseekers allowance or employment and support allowance you can make your claim for housing benefit/local housing allowance at the Jobcentre Plus at the same time.
- ✓ If you are making a claim for pension credit, you can make your claim for housing benefit/local housing allowance with the Pension Service at the same time.
- ✓ If you are not claiming the above benefits, you can apply for housing benefit/local housing allowance at your local council.

If you know you are moving to a new address, you can claim housing benefit up to 13 weeks (17 weeks if you're aged 60 or over) before you move.

How local housing allowance is calculated

The way that Local Housing Allowance is worked out is based on the lowest third of market rate properties in your area. This means that if your rent is higher than the local housing allowance rates, you will have to make up the difference, sometimes referred to as a 'top up'.

A maximum weekly rate of Local Housing Allowance in any area is based on the number of bedrooms your household qualifies for:

- ✓ £250 for a one bedroom property
- ✓ £290 for a two bedroom property
- ✓ £340 for a three bedroom property
- ✓ £400 for a four or more bedroom properties

This is more likely to affect people in areas of high rents such as London where rents can be very high. The maximum local housing allowance rate in other areas will probably be less.

You can find out the maximum local housing allowance payable for each district by contacting your local council or visiting www.direct.gov.uk.

Other financial help that may be available

Council tax benefit

Everyone is charged **council tax** which helps pay for local services such as policing and rubbish collection. If you are on a low income you may be able to get help with paying your council tax. Contact your local council for more information and details of how to apply.

Discretionary housing payment (DHP)

If you are entitled to housing benefit and council tax benefit but you need further help with your housing costs, it is possible to ask your local council about applying to get

a discretionary housing payment (DHP). DHP is time limited, but it may help while you look for something more affordable, or until you earn more money.

Factsheet 10

Costs of moving in

When you move into a home of your own there will be some **costs of moving in** which are essential items that you will need.

Some privately rented homes will be fully or part-furnished. However, some privately rented homes and all council and housing association homes will not be furnished. These may also lack carpets.

Below is an example of approximate costs based on a high street retailers 'basics' range of furnishing. The second hand costs are based on Kent Free-Ads and local charity shops.

Room	Furnishing	Approx: Cost new (£)	Approx: Cost second hand (£)
Bedroom	Bed and mattress	160	80
	Wardrobe	100	40
	Chest of drawers	60	30
	Bedding (pillow, duvet and sheets)	20	10
	Curtains	15	10
Bathroom	Towels	8	5
Kitchen	Plates and bowls	12	10
	Cutlery	5	5
	Microwave	25	20
	Oven	150	50
	Fridge/freezer	150	30
	Pots, pans and oven trays	20	10
Living room	Sofa	130	50
	TV and stand	200	70
	Curtains and pole	15	15
Total cost		1,070	435

Other things to think about

- Who will help you move in?
- Who will build flat pack furniture, plumb in or wire appliances? **
- Will you need to hire or borrow a van?
- Do you need to buy carpets or floor coverings?

- If you do not have a washing machine is there a launderette nearby?
- What is your budget for buying furnishings and appliances?
- Saving even a small amount of money each month before you move can help to provide you with a few luxuries or help cover unexpected moving costs.

****Please note that you must use a gas safe registered engineer to install or repair any gas appliance**

Factsheet 11

Managing your money

Managing your money properly will help you afford the things you need to live in your own home and stop you getting into debt.

It is a good idea to work out your budget in terms of how much money you have coming in (income) and how much money you have going out (outgoings). You can do this by filling out a personal budget sheet which will help you plan your spending and keep control of your money (see factsheet 12 for the personal budget sheet).

It may be useful to write on the personal budget sheet in pencil first so that you can rub out any mistakes or changes that you make along the way. You can work your personal budget out weekly or monthly, whichever is easier for you. But, don't mix the two. Stick to one or the other when you are filling it out.

To change a weekly figure to a monthly figure just multiply the weekly figure by 52 (weeks) and then divide this by 12 (months). For example, if you receive an income of £100 per week, on a monthly basis this is worked out as $100 \times 52 = 5,200$ $\div 12 = 433.33$.

To change a monthly figure to a weekly figure just multiply the monthly figure by 12 (months) and then divide this by 52 (weeks). For example, if you receive an income of £500 per month, on a weekly basis this is worked out as $500 \times 12 = 6,000$ $\div 52 = 115.38$.

To change a four weekly figure to a monthly figure just multiply the four weekly figure by 13 (payments) divided by 12 (months). For example, if you receive an income of £400 every four weeks, on a monthly basis this is worked out as $400 \times 13 = 5,200$ $\div 12 = 433.33$.

LOANS AND REPAYMENTS

There are times we all may need to borrow extra cash but when you borrow money from a money lender you should **always** check the rate of interest and how much you will have to pay back in **total**. The best places **to go for a loan is either to a credit union or to your bank** (see factsheet 14 for information about credit unions). They will check how much you can afford to borrow and pay back. If the bank doesn't think that you will be able to afford the loan, you **must** think very seriously about this before going anywhere else.

Cash/doorstep loans

Cash/doorstep lenders are generally licensed and operating legally, but these are often short term loans and are usually a **very** expensive way of borrowing money, so

this doesn't mean that they are a good choice. The repayments may seem manageable, but when you work it out, you can end up paying double the money that you borrowed in the first place.

TV advertising loans

You may see advertising for short term loans on TV but you should look at the APR rate on these. Although legal, they can charge several thousand per cent on the loan.

Illegal money lenders

These lenders do not have a license and are often know as loan sharks. They don't usually issue paperwork and it can be hard to know how much you own or have repaid. They charge huge amounts of interest (sometimes running into 1,000% or more) and can add other charges when they want to. In other words, you could initially borrow £200 and end up owing over £2,000. These collectors can often be very intimidating and use threats or violence if payments are missed. To report a loan shark in confidence phone 0300 555 2222 or text loan shark and your message to 60003. This is a hotline set up by the government.

IF YOU ARE WORRIED ABOUT MANAGING YOUR MONEY

Debt

If you are beginning to get into debt, never ignore reminders of bills. The debts won't go away and you may be able to set up a more manageable payment system to help you clear the amount owed. If you ignore your debts you could be taken to court and have a county court judgement (CCJ) taken out against you which will affect your credit rating, plus you will get a fine as well.

If you don't keep up repayments after a CCJ, the company could send bailiffs round to take some of your possessions to sell to offset some of the debt.

It's always best to get in touch with your creditors (companies/people you owe money to) straight away. Most creditors will prefer a small regular payment to no payment at all, but if you are in debt and need help, contact the organisations shown below as soon as possible. They can help you negotiate a reasonable repayment. You may also need to check that you are getting all of the benefits you may be entitled to.

Rent Arrears

You should always pay your rent on time, not only is it important to keep a roof over your head, but if you get into rent arrears, you may not be able to find anywhere else to live very easily. It is also part of being a good tenant and is your responsibility to pay rent to your landlord whether or not you get local housing allowance. If you start to have difficulties perhaps because you have lost your job, or have had a change in circumstances you need to talk to your landlord immediately.

There are organisations that can offer free and impartial advice about how to best look after your money or get out of debt. For example:

Citizens Advice Bureau: Advice is available face-to-face and by telephone. Most bureaux offer home visits and some also provide email advice. You can find your local Citizens Advice Bureau at www.citizensadvice.org.uk.

The Money Advice Service: Provides impartial information and tools can help you work out what's right for you in terms of managing your money.

☎ 0300 500 5000

🌐 www.moneyadvice.org.uk

Money Saving Expert: A website dedicated to saving you money on anything and everything by finding the best deals. 🌐 www.moneysavingexpert.com

National Debtline: A service that provides debt advice.

☎ 0808 808 4000

🌐 www.nationaldebtline.co.uk

Factsheet 12

Personal budget sheet

INCOME – SECTION A			£
Wages/salary (after tax)			
Income support			
Working/child tax credit			
Child benefit			
Job seekers' allowance			
Employment & support allowance (previously incapacity benefit)			
Other state benefits			
Retirement/works pension			
Non-dependant contribution			
Other			
TOTAL ALL INCOME (A)			
OUTGOINGS - SECTION B		£	£
Household			Financial products
Mortgage/rent			Secured loan
Ground rent/service charges			Credit cards/store cards
Council tax			Hire purchase repayments
Gas			Pension contributions
Electricity			Buildings/contents insurance
Water			Life insurance/endowment
Food and drink shopping			Medical insurance
TV licence/rental			Mobile phone insurance
Phone/internet/satellite etc			Car insurance
Mobile phone			Magistrates' court fines
Other			Other
Children			Travel
Childcare			Getting to work
Child maintenance			Road tax
Other			Petrol
			Other
Other outgoings			
Clothing and footwear			
Toiletries			
Medicines/prescriptions			
School meals/meals at work			
Going out/takeaways			
Alcohol/cigarettes			
Holidays			

Gym membership/sports			
Books/magazines			
Other			
TOTAL ALL OUTGOINGS (B)			
SURPLUS INCOME – SECTION 3			
TOTAL (A) MINUS TOTAL (B)			

Factsheet 13

Budgeting loans and crisis loans

The Jobcentre Plus has a fixed amount in its social fund budget to give out **budgeting loans and crisis loans**.

Budgeting Loans

Budgeting loans help with certain costs which may be difficult to cover if you are on a low income.

You can apply for a budgeting loan if you are getting income support, income-based jobseeker's allowance (JSA), income-related employment and support allowance (ESA) or pension credit on the day that you apply. In addition, you must have been on one of these benefits for at least 26 weeks. Breaks of 28 days or less in your claim will be ignored.

Budgeting loans are interest-free and you have to pay them back, usually out of your benefit. This means you only have to pay back the amount you were given. You will not get a budgeting loan just because you are eligible to apply. The decision will be made following a review of your circumstances. If you are able to get a budgeting loan, this can be anything from £100 up to £1,500.

But, you cannot receive a full budgeting loan if you or your partner has more than £1,000 in savings (£2,000 if you or your partner is over 60 years old).

A budgeting loan can help if you need help:

- ✓ To buy furniture or household equipment
- ✓ To buy clothing and footwear
- ✓ To pay rent in advance and/or removal expenses to secure fresh accommodation
- ✓ To pay for home improvements, maintenance or security
- ✓ With travelling costs within the UK
- ✓ To pay for things to help you look or start work
- ✓ To repay hire purchase (HP) or other debts that have been taken out.

To apply for a budgeting loan

Fill out an application form which is available from your local Jobcentre Plus office.

The form is also available online on the Department for Work and Pensions website at www.dwp.gov.uk, although you will need to print off the form in order to sign it.

Crisis Loans

Crisis loans provide help for people who need money quickly because of an emergency or disaster.

You can apply for a crisis loan if you are 16 or over, do not have the money to meet the immediate short-term needs of yourself and your family, and you think there will be serious damage or risk to your (or your family's) health or safety without the loan. You have to be in this situation at the time that a decision is made on your application for a crisis loan. You do not have to be on benefit, but you must not have any money available which you could use instead.

Crisis loans are interest-free and you have to pay them back. This means you only have to pay back the amount you were given. You will not get a crisis loan just because you are eligible to apply. The decision will be made following a review of your circumstances.

The amount you will get will depend upon your circumstances, how much savings you have, and whether you have any other outstanding loans from the Social Fund.

A crisis loan can help:

- ✓ Meet daily living expenses
- ✓ Pay rent in advance
- ✓ Towards board/lodging charges
- ✓ Towards residential charges for a hostel
- ✓ Towards pre-paid meter fuel debt
- ✓ Towards travel expenses if you are stranded away from home
- ✓ If you have suffered a disaster like a fire or flood that has caused a lot of damage and you need help to meet other expenses like replacing household items and clothing
- ✓ If you have been awarded a community care grant and you are moving out of institutional or residential accommodation and don't have enough money to pay advance rent to a non-local authority landlord.

Crisis loans do not cover:

- ✓ Any expense outside the United Kingdom
- ✓ The costs of a school uniform, travelling expenses to and from school, school meals, medical costs, or expenses that could be covered by a maternity grant or funeral payment.

To apply for a crisis loan

Contact Jobcentre Plus on 0800 032 7952 if you need to apply for a crisis loan to cover living expenses or urgent rent in advance. Or use the textphone service on 0800 032 7958 if you have speech or hearing difficulties. Lines are open Monday to Friday, from 8.30 am to 4.30 pm and an application form will be sent to you.

All other crisis loan applications should be made in writing using a crisis loan application form which can be obtained from the Jobcentre Plus or downloaded from www.dwp.gov.uk.



For more information visit www.directgov.uk.

Factsheet 14

Credit unions

A **credit union** is a kind of bank but all its profits are reinvested into the business or given back to its members as a profit share. In Kent the credit union is called Kent Savers.



Kent Savers do lots of things that a regular high street bank does, such as to encourage saving and provide loans, however it is more accessible than high street banks, who can make it difficult for people with a poor credit history to borrow money.

It is also a safer and cheaper alternative to other money lending sources, including payday loans, doorstep lenders and loan sharks, and is authorised and regulated by the Financial Services Authority.

How do you open an account?

You need to be a member of the credit union to open an account. To join you must be over the age of 16 and live or work in Kent. There is a £2 annual membership fee.

How much can you borrow?

This depends on how much you can afford. A poor credit history will not necessarily affect loan applications, as long as you give a true picture of your finances when you apply.

Depending on how much your weekly income is depends on how much you can borrow. But your income must be more than £125 per week to be able to borrow.

The credit union will encourage its members to save money and so usually a proportion of the loan repayment is allocated to a savings account.

How much interest is charged on loans?

On a typical loan of £500 you will be charged around £65 interest, which is 26.8% APR. On a £4,000 loan you will be charged around £735 interest which is 11.9% APR. (APR is the annual percentage rate, which is the interest rate charged on the amount borrowed. It reflects the annual cost of borrowing money).

What are the benefits of saving with a credit union?

You can save as little or as much as you can afford and will automatically receive free life insurance on your savings. There are no hidden charges or fees on any transactions. Also, a share of the profits is given to customers, which is called a dividend.

Kent Savers Budget Account

Kent Savers is piloting a new account which ring fences Local Housing Allowance (LHA) payments to private sector landlords. The tenant will receive LHA, which covers the rent, into the budget account. This will then be automatically passed to the landlord. The aim is to help tenants with their budgets and set aside money for their rent. The pilot is being run in Maidstone, Medway, Sevenoaks, Swale and Tunbridge Wells.



For more information visit www.kentsavers.co.uk

Factsheet 15

Questions to ask the landlord

When you find a property you are interested in, there are some **questions you may want to ask the landlord** and this checklist will help you record the answers.

QUESTIONS TO ASK THE LANDLORD			
Question	Answer		
How much is the rent?	£	per week/month	
Are any of the bills covered by the rent? (for example, council tax, electric etc)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Is the property furnished or unfurnished?	Furnished <input type="checkbox"/>	Unfurnished <input type="checkbox"/>	
If the property <u>is</u> furnished, is the furniture fire resistant? (see factsheet 19)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
Does the property have a fire alarm? (see factsheet 19)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Can you have pets in the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Would the cooker be gas or electric?	Gas <input type="checkbox"/>	Electric <input type="checkbox"/>	
Is the heating gas or electric?	Gas <input type="checkbox"/>	Electric <input type="checkbox"/>	
Do any repairs need to be done before moving in?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Details of repairs		
Where is the stopcock? (to switch off the water)			
How do you turn off the gas/electric and water supply in case of an emergency?			
If a private rented property only ↓			
Is the property self-contained or shared? (there are limits on local housing allowance for some people under the single room rent restriction - see factsheet 9)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

Does the landlord accept local housing allowance? (see factsheet 9)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Does the landlord need a deposit? (some councils may be able to help with a deposit – see factsheet 1)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Does the landlord need one month's rent in advance?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If you are going through a letting agent, are there any agency fees to pay? (see factsheet 1)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Factsheet 16

Moving in checklist

When you have found a new home to rent, you can use this **moving in checklist** to help you tick off all the things that need to be remembered.

WHEN MOVING INTO YOUR NEW HOME	
Checklist	✓
Tenancy agreement signed and copy received (see factsheet 4)	<input type="checkbox"/>
Name and address of landlord received	<input type="checkbox"/>
Valid gas safety certificate received (see factsheet 6)	<input type="checkbox"/>
Energy performance certificate received (see factsheet 7)	<input type="checkbox"/>
Housing benefit application form submitted if claiming or first installment of rent paid (see factsheet 9)	<input type="checkbox"/>
All repairs carried out	<input type="checkbox"/>
Gas and electric companies contacted to read the meters before taking over the accounts (Ask your landlord who supplies your gas or electricity. If not known - for gas call the M Number Enquiry Line on 0870 608 1524 and for electricity call the UK Power Networks Electricity Supply Enquiry Service on 0845 601 5467)	<input type="checkbox"/>
Water supplier contacted to open an account (Ask your landlord who supplies your water)	<input type="checkbox"/>
Find out when your rubbish/recycling is collected	<input type="checkbox"/>
Everyone notified of your new address (see factsheet 17)	<input type="checkbox"/>
If a private rented property only ↓	
Information about how your deposit is being protected received (see factsheet 1)	<input type="checkbox"/>
Deposit paid and agency fee paid (if applicable) (see factsheet 1)	<input type="checkbox"/>
Copy of inventory received (see factsheet 1)	<input type="checkbox"/>

Write down any notes you wish to make here

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.....

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Factsheet 17

Who to notify of your new address

The list below gives examples of **who you may need to notify of your new address** when you move.

NOTIFYING PEOPLE OF YOUR NEW ADDRESS	
Who to notify?	✓
Family and friends	<input type="checkbox"/>
Workplace	<input type="checkbox"/>
Schools/colleges	<input type="checkbox"/>
Doctors (or if you are moving to a new area and cannot stay with your current doctor, see factsheet 18 to find out how to register with a new doctor)	<input type="checkbox"/>
Dentist (or if you are moving to a new area and cannot stay with your current dentist, see factsheet 18 to find out how to register with a new dentist)	<input type="checkbox"/>
Optician	<input type="checkbox"/>
Council tax	<input type="checkbox"/>
Electoral registration (Contact your local council)	<input type="checkbox"/>
Car registration (Contact the DVLA www.dft.gov.uk/dvla)	<input type="checkbox"/>
Driving licence (Contact the DVLA www.dft.gov.uk/dvla)	<input type="checkbox"/>
TV licence (Contact TV Licensing www.tvlicensing.co.uk)	<input type="checkbox"/>
Insurance (e.g. home contents, car, mobile phone etc)	<input type="checkbox"/>
Internet service provider	<input type="checkbox"/>
Mobile telephone provider	<input type="checkbox"/>
Gym/sports clubs	<input type="checkbox"/>
Library books	<input type="checkbox"/>
Magazine subscriptions	<input type="checkbox"/>
Bank	<input type="checkbox"/>
Credit card	<input type="checkbox"/>
Loans	<input type="checkbox"/>
Working age benefits (Contact the Jobcentre Plus on 0800 055 6688)	<input type="checkbox"/>
State pension (Contact the Pension Service on 0800 731 7898)	<input type="checkbox"/>
Child benefit (Contact the Child Benefit Office helpline on 0845 302 1444)	<input type="checkbox"/>
Tax credits (Contact the Tax Credit Helpline on 0845 300 3900)	<input type="checkbox"/>
Disability and carer's benefits (Contact the Benefit Enquiry Line on 0800 88 22 00)	<input type="checkbox"/>

Factsheet 19

Fire safety

Fire safety in the home is very important. If there is a fire in your home, do not tackle it, get out, stay out and call 999.

Simple fire safety rules

- ✓ Fit a smoke alarm and test it regularly.
- ✓ Be careful when you are cooking. Take care if using hot oil and do not leave children alone in the kitchen if the cooker is on.
- ✓ Plan an escape route should a fire break out, and tell household members what this route is.
- ✓ Always check for fire hazards before you go to bed such as whether the cooker is turned off or that candles and cigarettes are put out properly.
- ✓ Do not overload plug sockets. Too many plugs in a socket could cause it to overload and overheat. Try to use only one plug per socket.
- ✓ Make sure cigarettes are properly stubbed out and disposed of carefully.
- ✓ Be careful if using candles. Make sure they are in a stable candle holder and kept away from curtains, fabric and paper. Always put them out if leaving a room or going to bed.
- ✓ Book a free home safety visit from the Kent Fire and Rescue Service. The visit involves home fire safety advice from a fire officer and the installation of free smoke alarms, if required. Call 0800 923 7000 to arrange your appointment. This number is free from landlines or email hsv.@kent.fire-uk.org.

Furnished properties

If your landlord supplies your home with any furniture or furnishings, it must be fire resistant. Check for a symbol on the furniture to say it is fire resistant. If it is not, you can ask your landlord to replace it with fire resistant furniture. If your landlord refuses to do this, you can contact the Kent Trading Standards Office on 08454 04 05 06, who can take action against the landlord.






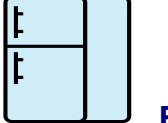


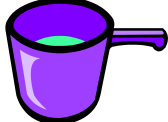



For more information on fire safety visit www.kent.fire-uk.org.

Factsheet 20

Energy efficiency

Being **energy efficient** is about using less energy which is not only good for the environment, it will also save you money. Below are some tips for saving energy.

 <p>Central heating</p> <p>Turning down your heating thermostat by just 1 degree Celsius can cut up to 10% off your fuel bills. The ideal indoor temperature is 18 to 21 degrees Celsius.</p>	 <p>Hot water</p> <p>Water doesn't need to be scalding! Setting the cylinder thermostat to 60 degrees Celsius is normally adequate for household use.</p>
 <p>Curtains</p> <p>Remember to draw your curtains when it gets dark to stop heat escaping through your windows.</p>	 <p>Lights</p> <p>Turn off the lights when you leave a room. Adjust your curtains or blinds to let as much light in as possible.</p>
 <p>TVs, DVD players etc</p> <p>Don't leave appliances on standby unnecessarily. Check the manual to make sure that this won't affect the appliance's memory performance.</p>	 <p>Fridges</p> <p>Keep the fridge door shut. Don't put hot food into the fridge; cool it down first. Defrost regularly to keep it running efficiently. If it frosts quickly, check the door seals. A fridge located next to the cooker or boiler, should have a gap in between.</p>
 <p>Washing machines and tumble dryers</p> <p>Run full washing loads, or use the economy programme. Use the lowest temperature suitable for your wash. Ensure laundry is as dry as possible before tumbling – even better, dry it outdoors!</p>	 <p>Dishwashers</p> <p>Run full loads and when possible use the low temperature programme unless you have very dirty dishes.</p>
 <p>Pots and pans</p>	 <p>Kettles</p>

Choose the right size pan for your food and cooker, and keep lids on when cooking. Ensure the pan covers the electric ring, or that gas flames don't come up the sides of the pan. Use only as much water as needed for boiling.

Don't over fill the kettle for just one drink. Heat the amount of water you really need. If you're using an electric kettle, make sure you cover the elements. Jug-type kettles need less water as they have smaller elements.

Factsheet 21

Condensation

Are your wall surfaces, windows, furniture or clothing damp?
Can you see black mould growing on them? If so, it is likely you have a **condensation** problem.

What is condensation?

Condensation is caused when warm moist air and steam from cooking, washing and drying clothes, and bathing come into contact with cold surfaces such as outside walls and windows before it can leave the building.



What can you do about it?

There is no immediate or easy solution but as the occupier you are responsible for balancing the three main factors, which are **heating**, **ventilation** and **moisture**.

Heating

Condensation is most likely to occur in the cold area of your home. It is important to keep the property warm most of the time, ideally with whole house heating. Insulation will help too.

There are various grant, loan and discount schemes which may be able to help you. You may even be able to get free insulation and a new heating system if you are on certain welfare benefits. If you are a tenant, your landlord may be entitled to heating and insulation grants. To find out more you can contact the Energy Saving Trust on 0800 512012.

Actions you can take to help are:

- ✓ Make the best use of your heating controls to maintain a constant warm temperature
- ✓ If you cannot afford to spend more money on fuel because of high bills, ask your fuel supplier about their budget schemes

Ventilation

Ventilation is essential to control condensation. Doing the following will help:

- ✓ In winter, open windows for short periods. Outdoor air is much drier than indoor air and opening your window allows the moist air to escape and dry air to enter
- ✓ If you have draught proofing, make sure there is a small gap for some air to get through
- ✓ Open your windows during cooking, after a bath or shower and remember to close them again after a brief period so that the rooms do not get cold again
- ✓ Try to ventilate pockets of undisturbed stagnant air, for example behind wardrobes and in cupboards.

Moisture

Up to 17 litres of water can be produced in some homes by general day to day activities such as cooking, drying clothes indoors and bathing. Things you can do to help to reduce moisture are:

- ✓ Dry clothes outside if possible. If you have to dry clothes indoors try to use the bathroom and open the window and keep the bathroom door shut
- ✓ If you have a tumble dryer, make sure it is vented properly to the outside air
- ✓ Portable gas or paraffin heaters create a lot of extra moisture. If you use these types of heaters you will need a lot more ventilation
- ✓ Close kitchen and bathroom doors when cooking and bathing
- ✓ Keep lids on saucepans to reduce steam

If all of these tips are followed, condensation in the home should not become a persistent problem. A balance of all the three factors is essential and as the occupier, it is your responsibility to experiment to get this balance right and persevere until the problem is resolved.

Factsheet 22

Trip switches

If an electrical fault occurs in your home, **trip switches** will turn everything off to prevent injury and damage. When this happens, you will need to reset the trip switch to get the electricity back on.

Modern electrical circuits are fitted with a circuit breaker fuse system. If there is a fault on the electrical system, a safety switch is tripped and the circuit is broken. The fuses and trip switches are in the consumer unit. This is commonly found in a cupboard or boxed area within your home, next to the electricity meter (although sometimes meters are outside or in common hallways within blocks of flats).



Trip switches usually operate because:

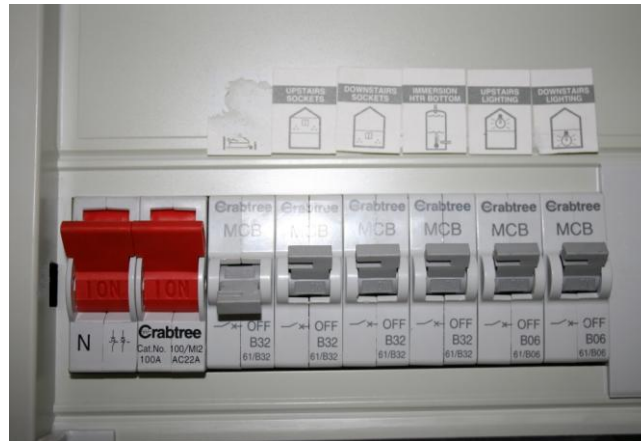
- Too many appliances are being used at the same time and the circuit is overloaded
- An appliance is faulty or misused
- A kettle has been overfilled
- A toaster hasn't been cleaned
- A light bulb has blown
- An immersion heater is faulty

If you have a faulty appliance, unplug it and do not use it until a qualified electrician has checked it for safety. **Never touch the electricity company's fuse and seals.**

To reset the trip switch

1. Open the cover on the consumer unit so you can see the trip switches
2. Check which switches have been tripped to the OFF position
3. Flick the switches back to the ON position

If the trip goes off again, it is likely that you have a faulty appliance. You will need to identify which circuit is being affected and which appliance has a safety fault.



To identify a problem appliance

1. Check all of the rooms in the house and note which set of lights or sockets (circuit) is not working
2. Unplug all appliances on that circuit and switch off the immersion heater
3. Switch the tripped switch to the ON position
4. Plug in the appliances and switch on lights one at a time to see if it trips again
5. Test one appliance per socket until the trip goes. Do not use double adaptors when testing appliances.

If you are a tenant and the trip switch still goes off after attempting to identify the problem, you must notify your landlord immediately, so that an electrician can be instructed to investigate and resolve the problem.

Factsheet 23

Access to health services

When you move you may need to register with a GP and a dentist so you can **access health services**.

If you are keeping the same doctor (GP) and dentist when you move, you should notify them of your new address. If you move to a new area, it is a good idea to find a local GP practice and dental practice, and register with them as soon as possible. This means that when you need to use their services you are already signed up as a patient.

Finding a GP and dentist

You can look for a local GP and NHS dentist online at www.nhs.uk or call NHS Direct on 0845 4647.

Registering with a GP

When you register with a new GP they will ask you for your NHS number. Everyone who is already registered with a GP has an NHS number. It is unique to you and helps find your records easily. You will have this number on your NHS Medical Card but if you don't have this card then don't worry as you don't need this to receive medical care. You can find out this number by calling your current GP practice. If you have never been registered with a GP, you will be given an NHS number as part of your registration.

Registering with a dentist

There are three types of dentist surgeries; NHS, private, and surgeries that treat both NHS and private patients.

Private dentists will charge for treatment and can offer services that may not be clinically necessary, such as cosmetic dentistry (e.g. teeth whitening). NHS dentists only carry out work that is clinically necessary. They also charge for treatment but this may be lower than private surgery fees. If you are on certain welfare benefits, such as Income Support, you do not have to pay for an NHS dentist.

Online or telephone advice

If you have a minor health complaint and you want to get some information and advice on this without visiting a doctor, you can check your symptoms on the NHS Choice website at www.nhs.uk which has a range of self-help guides and answers to common health questions. Or you can speak to someone over the phone 24 hours a day, 7 days a week, by contacting NHS Direct on 0845 4647.

In an emergency

If you are seriously ill or have had a major accident and you need an ambulance to take you to hospital in an emergency, dial 999.



For more information on access to health services visit www.nhs.uk
For ideas and information to help you stay well visit www.liveitwell.org.uk

Factsheet 24

Exercise

Looking after your health through **exercise** is a big part of feeling well and happy.

Exercise has many benefits which can include improved health, increased energy, reduced stress, and it can also help to maintain a healthy weight.

The recommended daily amount of exercise for an adult is 30 minutes of moderate physical activity at least 5 times a week. This is where the activity makes you breathe a little harder than normal. If you don't feel like doing 30 minutes all in one go, it can be broken down into 10 minute bursts spread throughout the day.

Below are some tips about exercising:

- ✓ Exercising can be fun if you choose the right activity for you. Take a look at your local leisure centre timetable to see what activities they have on offer. Often joining classes such as dancing or swimming where you exercise in a group is a good way to motivate you, and it can also be a great place to make new friends.
- ✓ Exercising doesn't have to be expensive. Outdoor activities such as gardening, walking, jogging, running, and cycling are all free.
- ✓ Often it's the little things that make a big difference to your fitness, such as taking the stairs rather than the lift, or walking to the shops rather than driving.
- ✓ If you are not used to taking exercise then start slowly and build up your exercise regime gradually.
- ✓ Before you start exercising you should warm up your muscles by doing some simple stretches. This will avoid injury. You should also warm down after you have finished exercising to prevent your muscles aching afterwards.
- ✓ Always drink plenty of water when exercising to replace water you have lost through sweating.
- ✓ To help motivate you, keep a diary of the exercise you have done each week to record your progress. Looking back in three months time at how far you have come will give you a real sense of achievement.



For more information about exercising visit www.nhs.uk/LiveWell/Fitness
For ideas and information to help you stay well visit www.liveitwell.org.uk

Factsheet 25

Healthy eating

Looking after your health through **healthy eating** is a big part of feeling well and happy.

Healthy eating is about getting the right balance of the right foods in your diet. Below are some tips for having a healthy diet:

- ✓ **Starches** - Starchy foods include bread, cereals, rice, pasta and potatoes. These give us energy and contain nutrients and fibre, which is good for the digestive system. Aim to eat wholegrain starches to get more nutrients and fibre. They will also help you feel fuller for longer which can prevent you from snacking between meals.
- ✓ **Fruit and vegetables** - We should aim to eat 5 portions of fruit and vegetable a day. This can include fresh, frozen, tinned, dried or juiced. Eating fruit and vegetables are a good source of vitamins, minerals and fibre.
- ✓ **Fish** - Fish contains many vitamins and minerals. Oily fish are rich in good omega-3-fats which can keep our hearts healthy. Oily fish includes sardines, salmon, fresh tuna, sardines, trout, pilchards and mackerel. Try to eat at least two portions of fish a week, with one of them being oily.
- ✓ **Saturated fat** - Some fat is healthy for us, such as unsaturated fat which can be found in vegetable oils including rapeseed, sunflower and olive oil. Saturated fat on the other hand increases cholesterol and can lead to heart disease. Saturated fat can be found in fatty meat, full fat dairy products such as cheese and butter.
- ✓ **Sugar** - Apart from causing tooth decay, sugar contains 'empty calories' as they have no nutritional benefit. Try cutting back on sugary foods such as sweets, cakes, and biscuits; and drink fewer sugary drinks such as fizzy cola.
- ✓ **Salt** - Eating too much salt can raise blood pressure so try to control the amount you have. Often salt is hidden in processed foods so it is a good idea to check the food label to see how much it contains. More than 1.5g salt per 100g or 0.6g sodium is high. Around 6g is a recommended daily allowance of salt.
- ✓ **Water** - Have at least 6 to 8 glasses of water each day to prevent you becoming dehydrated but remember to drink more if you are exercising.

- ✓ **Breakfast** - Eating breakfast will give you the energy to start your day off well. Skipping breakfast can mean that we are more likely to reach out for unhealthy fatty or sugary snacks to curb hunger pangs later in the day.



For healthy recipes using the above tips visit www.eatwell.gov.uk
For ideas and information to help you stay well visit www.liveitwell.org.uk

Factsheet 26

Employment and training

If you are looking for work or you need training to improve your skills the Jobcentre Plus can help you into **employment and training**; whether it's full time or part time, temporary or permanent, paid or voluntary.

jobcentreplus

Department for
Work and Pensions

Visiting the Jobcentre Plus

You will meet a personal adviser on your first visit to the Jobcentre Plus. At your first meeting the personal adviser will look at things like:

- ✓ Work experience (any jobs you have had)
- ✓ What skills you have
- ✓ Any training or qualifications you have
- ✓ Education or training you would like to take up
- ✓ Any help you might need, for example with child care or health care
- ✓ Special help if you have a disability

Your personal adviser will look at your personal circumstances and how much benefit you may get. They will then look at:

- ✓ The kind of job you might get
- ✓ How much the job would pay
- ✓ Any extra support Jobcentre Plus might give while you are in work

The Jobcentre Plus has a database of job opportunities that you can use to look for a job. Your personal advisor can also make sure that you get all of the support you need, including access to various work schemes and programmes. You must keep all appointments; failing to attend appointments may result in your benefits being stopped.

Work schemes and programmes

These are for longer term unemployed and some of them are outlined below.

European Social Fund

The European Social Fund provides training, employment and other opportunities for unemployed people. This may include:

- ✓ Confidence building courses

- ✓ Mentoring
- ✓ Help with CV writing
- ✓ Job search support
- ✓ Interview techniques
- ✓ Pre-employment and work placement opportunities
- ✓ Support after you start work
- ✓ Help to gain qualifications such as health and safety certificates

Work schemes and programmes for disabled people

[Access to Work - practical help at work](#)

Access to Work can help you if your health or disability affects the way you do your job. It gives you and your employer advice and support with extra costs which may arise because of your needs. For example, it may pay towards a support worker, equipment you need to work, or the cost of getting to work if you cannot use public transport. If you need a communicator at job interviews, then Access to Work may be able to pay some or all of the communicator costs.

You will need to check you qualify for Access to Work support before you apply. Speak to the Disability Employment Advisor at your local Jobcentre Plus or call the Access to Work contact centre on 0208 426 3110 for more information.

[Residential training](#)

Residential training is a programme that helps long-term unemployed disabled people secure and maintain jobs or self-employment.

The programmes are tailored to assist trainees in securing employment through a combination of guidance, work experience, vocational (work-based) training and qualifications. The length of courses will vary according to your needs, but will not last longer than 52 weeks. Some training programmes are specifically designed for people with a hearing or visual impairment.

Courses vary from college to college. With many leading to National Vocational Qualifications (NVQs) and the types of courses vary from administration to catering to engineering to retail.

To check you are eligible and apply for residential training, contact your Disability Employment Advisor at your local Jobcentre.

[Volunteering](#)

Volunteering is giving your time and energy for the benefit of the community for free. It is a really good way to get work experience and boost your skills while you are looking for a job. If you are getting benefits, the Jobcentre Plus runs a scheme called 'Work Together' where they can help you find opportunities to volunteer. As long as you continue to meet the conditions of your benefit you are getting, there should be no limits on the amount of time you can volunteer. Your local Volunteer Bureau will also have information about how and where to volunteer.

This type of experience may help increase your chances of getting paid employment.



For more information visit www.direct.gov.uk

Factsheet 27

Floating support

Floating support is a free service that offers housing related support for short periods of time to vulnerable people in any type of housing tenancy or homeowners. The term floating means that the service is short term and will float away to someone else who is in need when you no longer need it.

What is housing related floating support?

Housing related floating support is all about helping vulnerable people to stay in their own homes. It is about preventing the problems that can cause them to become homeless and to help them live independently in their community. Housing related support does not include personal help with eating, washing and dressing, or help with domestic tasks such as cleaning and shopping, or day care.

Floating support is paid for by money provided by the Supporting People Programme in Kent.

Who is floating support for?

It could help for example, if you have been homeless or are at risk of homelessness and have housing related support needs and you:

- ✓ Have a learning or physical and/or sensory disability
- ✓ Have mental health problems
- ✓ have drug or alcohol problems
- ✓ Are a teenage parent, a young person aged 16-24 or are a care leaver
- ✓ Are an older person
- ✓ Are affected by domestic abuse
- ✓ Have recently come out of prison or are due to be released
- ✓ Are a traveller
- ✓ Are living with HIV/AIDS
- ✓ Are a refugee with leave to stay in the country
- ✓ Are homeless and sleeping rough

What kind of support does it provide?

It can help in all sorts of areas, such as:

- ✓ Evictions and rent arrears
- ✓ Managing your money
- ✓ Claiming welfare benefits
- ✓ Setting up a home and resettlement support
- ✓ Understanding tenancy agreements
- ✓ Staying safe in your home
- ✓ Issues with your neighbours
- ✓ Linking you to training, employment, education and volunteering activities
- ✓ Finding a doctor and other services

How to apply for floating support

You can refer yourself to get floating support, or someone else can refer you, such as a family member or social worker can do it for you as long as you agree. You can get the help you need by filling in a form and sending it to the Supporting People team. They will then match up your needs with the service that can best meet them. If you already know the service you want to use you can name them on the form.

The contact number for Supporting People floating support is 08458 247 100.

Or email floatingsupport@kent.gov.uk.

Or write to Kent Supporting People, Kent County Council, Room 4.02, Sessions House, County Hall, Maidstone, Kent, ME14 1XQ.



For more information visit www.kent.gov.uk/supportingpeople

Glossary

This **glossary** explains the many terms that are used about housing.

Accredited landlord

A landlord approved under a landlord accreditation scheme. These landlords are usually well informed about their rights and responsibilities.

Administration fees

Charges often applied by a letting agent in exchange for their services.

Adapted property

Property that has been adapted for someone with disabilities.

Age restriction

Where a property is labelled as only being available to people of a certain age.

Anti social behaviour

Acting in a manner which causes or is likely to cause harassment, alarm or distress to one or more persons not of the same household as himself.

Application number

A unique number given to a housing application under the choice based lettings scheme and generated by the housing computer system.

Arrears

Overdue rent owed by the current tenant to the landlord.

Bedroom eligibility

The number of bedrooms a household is assessed as needing under choice-based lettings.

Bedsit

Accommodation which serves as a bedroom and living space in one. Generally sharing a bathroom and/or kitchen with others.

Bidding/bid

To be considered for an available home via choice based lettings, customers on the housing register are required to contact the local council to 'make a bid' or 'express an interest' in it.

Choice based lettings

The system by which social housing is allocated to applicants on the housing register.

Community care grant

If you need financial help to live independently in the community or to ease exceptional pressure on you and your family you may be able to get a community care grant which you don't have to pay it back.

Contents insurance

A policy covering your personal possessions.

Council

A council provides a number of services, including housing and preventing homelessness. A council is sometimes referred to as a local authority.

Credit reference

A person or business that can be contacted to validate the applicant's ability to pay their rent.

Deposit

A fixed sum taken by landlords/letting agents at the start of a tenancy to cover reasonable losses (rent arrears, damage etc). See also tenancy deposit scheme.

Discretionary housing payment (DHP)

If you get some housing benefit or council tax benefit but are having difficulty paying the rest of your rent yourself, you may be able to get a discretionary housing payment, this is usually a limited amount and for a fixed period of time.

DSS

Department of Social Security, now known as the Department for Work and Pensions (DWP). Usually associated with someone who is in receipt of state benefits.

Energy performance certificate

Energy performance certificates (EPCs) give information on how to make your home more energy efficient and reduce carbon dioxide emissions. All homes bought, sold or rented require an EPC.

Former tenant arrears

Rent owed by a previous tenant to the landlord.

Furnished

A property rented with furniture.

Eviction

An eviction is a court action a landlord must use to remove a tenant from a property. Before a landlord can start an eviction, they must first serve the tenant with an appropriate notice.

Guarantor

A guarantor agrees to pay the tenants arrears if the tenant fails to pay their rent.

Housing association

A landlord of social housing.

Housing needs points

Points that are applied to a housing register application to reflect housing need. Note: Some authorities use points, others use bands – an applicant is placed in bands according to needs.

Housing register

A list of customers requesting social housing from the local authority via choice based lettings.

Inventory

A record of what is in the accommodation and notes the overall condition of the accommodation.

Key worker

A key worker is a public sector employee who is considered to provide an essential service.

Landlord (or landlady)

The owner of your accommodation.

Letting agent

A facilitator through which an agreement is made between a landlord and tenant for the rental of a property.

Live-in landlord

A homeowner who rents out one or more rooms in their property whilst living there themselves.

Local housing allowance (LHA)

If you are a private tenant and you are on a low income, you may be able to claim and receive local housing allowance from your local authority in order to help you to pay your rent.

Local housing authority

The local housing authority is your local housing department in your local council. The housing authority is normally responsible for housing and homelessness advice and assistance.

Lodger

A lodger is a tenant who rents a room (or rooms) in another's house, usually from a live in landlord.

Lodgings

A rented room in a shared flat or house where the owner is present. A person who takes lodgings is a lodger.

Mutual exchange

The means by which two social housing tenants may swap their properties. Certain criteria apply and an application to each landlord must be made and agreed

No DSS

A private property is not available to those on state benefits to pay their rent

Notice to vacate

A formal declaration that someone is expected to leave a residence. It can be filed by a tenant, to indicate that he or she plans to leave by a set date, or it can be filed by a landlord, to indicate that a tenant is expected to leave by a certain date.

Nomination

An offer of housing association accommodation via the housing register. The offer is not finalised until the housing association have interviewed and accepted the applicant.

Private Rented Housing

Housing owned by a private landlord.

Reference

Formal recommendation by a former landlord or independent person to a potential future landlord describing the person.

Registration date

The date a housing application form for the choice based lettings scheme is received and registered.

Registration number

See 'application number'.

Rent

Payment made by a tenant at intervals in order to occupy a property.

Rent deposit scheme/deposit guarantee scheme/deposit bond scheme

A deposit provided to a landlord by the local authority on the behalf of the potential tenant if they do not have the financial means to provide the deposit themselves. Certain criteria apply.

Shared house

A house occupied by more than one family unit. Each family unit occupies a bedroom but they will often share the kitchen, lounge and bathroom.

Shared room rate

This is sometimes also called single room rate. People who are under 25 who claim local housing allowance are usually restricted to an amount which is calculated to pay rent on a single room. Check with your local housing benefit office. (There are plans to extend this to single people under the age of 35 from January 2012)

Sheltered accommodation

Accommodation for the over 50's with warden available on site or on call.

Social housing

Housing owned by the local authority or housing association.

Studio

Generally a single room for cooking, living and sleeping with its own bathroom.

Tenancy agreement

A contract (verbal or written but usually written) between landlord and tenant. The contract outlines the rights both parties have (e.g. your right to occupy the property and the landlord's right to receive rent from you).

Tenant

Someone who rents and occupies a property from a landlord.

Tied accommodation

Accommodation provided as part of your job. Your rights to stay there will depend on the kind of agreement you have with your employer/landlord and whether this agreement is a lease or a service occupancy.

Tenancy deposit protection scheme

A government scheme introduced in 2007 to safeguard deposits taken by landlords.

Unfurnished

A property rented without furniture.

Abbreviations used in classified adverts

avail:	available
BR:	train station (British Rail)
ch:	central heating
d/g:	double glazed
dep:	deposit required
excl:	excluding heating/hot water bills
F:	female
f/f:	fully furnished
M:	male
n/s:	non-smoker
o/l:	overlooks
osp:	off street parking
pw:	per week
pcm:	per calendar month
pkg:	parking
pp:	per person
shw:	shower
tube:	underground train (London)
vgc:	very good condition
WC:	toilet (Water Closet)
w/d:	washer-dryer

wm: washing machine

Useful contacts

Benefit Enquiry Line	0800 88 2200
British Gas	0845 609 1122
Child Benefit Office	0845 302 1444
Child Support Agency	0845 713 3133
Community Legal Aid	0845 345 4345
Consumer Credit Counselling Service	0800 138 1111
Crisis Loans	0800 032 7952
Domestic Abuse Helpline for Men	08712 239986
Domestic Abuse Helpline for Women	0808 200 0247
Energy Saving Trust	0800 512 012
Gas if you smell gas (Southern Gas Networks)	0845 606 6766
DVLA Maidstone	0870 240 3517
Gas supplier	0870 608 1524
Jobcentre Plus	0800 055 6688
Kent County Council (24 hour helpline)	08458 247 247
Kent Fire and Rescue Service	0800 923 7000
Kent Highways	0845 824 7800
Kent Police (999 in an emergency)	101
Kent Supporting People	08458 247 1000
Kent Waste Disposal	0845 345 0210
Learn Direct	0800 101 901
Money Advice Service	0300 500 50000
MPAS (to find out who supplies the electric)	0845 601 5467
National Debtline	0808 808 4000
National Family Mediation Helpline	0117 904 2825
National Gas Service	0800 111 999
NHS Direct	0845 4647
Pension Service	0800 731 7898
Royal Mail Re-direction	0845 774 0740
Seeboard	0800 096 9696
Shelter	0808 800 4444
Social Services	0845 330 2967
South East Water	0333 000 0002
Southern Water	0845 270 1508
Swale Heating	0800 731 1886
Tax Credits Helpline	0845 300 3900

Trading Standards Office	08454 04 05 06
Veolia Water Southeast	0845 888 5888

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