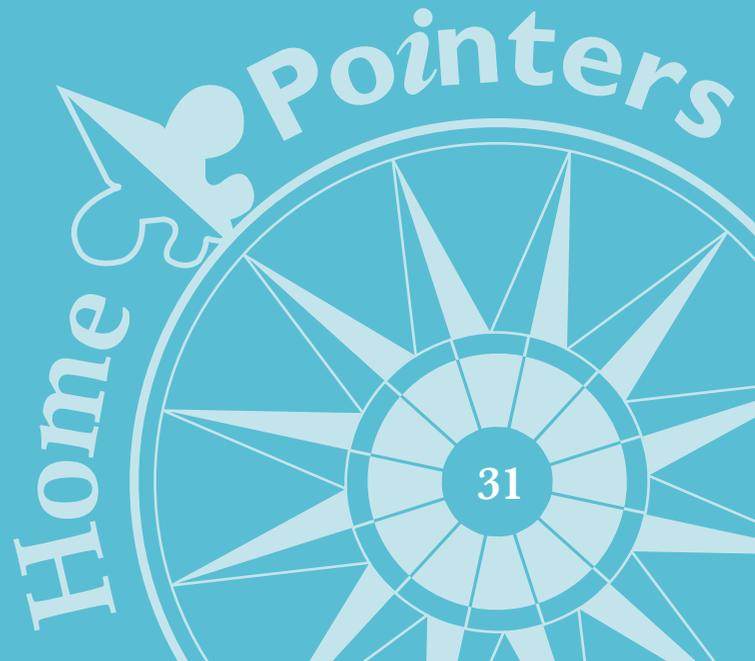




AT HOME

A Guide for Young People
Preparing for a New Tenancy



Our objective is to improve the scope and quality of housing information and advice throughout Scotland.

We aim to:

- ◆ identify and meet the needs of consumers
- ◆ improve the standard of housing information and advice provision.

HomePoint has an advisory committee with members drawn from a variety of backgrounds, including housing and consumer information, local authorities, voluntary agencies, legal, technical and financial organisations.

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AT HOME

A Guide for Young People Preparing for a New Tenancy

By Caroline Thomson, Eildon Housing Association.
Edited by HomePoint.



Eildon Housing Association

Why use this booklet?

This booklet is designed to help you create and manage a successful home.

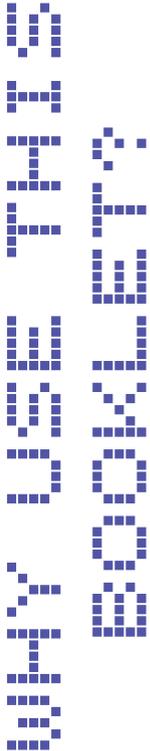
It will help you look at your own situation and find out what you need to know and do, and who can help you move to a new home.

The booklet looks at:

- Your situation and your needs
- What is involved in moving
- How to get furniture
- Managing your home
- Looking after yourself
- Rent and bills
- Responsibilities
- Budgeting
- What can go wrong and how to cope.

You can choose which parts of the booklet you want to work on. Not all the parts will be of interest to you. When you have finished working on it, keep it as your personal guide and reference.

The young people represented in the photos were posed by models.



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SECRET ONE



You and Your Needs

It is important for you to think carefully about what you want from the place you will live in. Spending time thinking about what your needs are can help you to make good choices for yourself. If you are happy in your home it will help you make your move a success.

1 Where are you living now?

2 Where would you like to live, what particular areas and why?

3 Where would you not like to live and why?

4 What type of house would you like to live in?

5 What amenities will you need around you?

Examples:

- Shops and school nearby
 - Walking distance from work
 - Near a phone box
 - On a regular bus route
 - Near doctor's surgery or health centre
 - Leisure facilities like swimming pool or club
 - Not far from friends
-



6 Why do you want to move?

7 Have you talked to anyone about wanting to move?

Was this helpful?

8 Do you feel that you need help making plans to move?

Who would give you this help?

GET THE



Planning Your Move

Moving home can take time, effort and money.

Planning ahead so that you will know what you need to do and who will be there to help you can make the move easier and less stressful.

-
- 1** Do you know people who will help you move into your new home?

 - 2** Some homes may already be furnished – but if not, where will you get your furniture from?

Examples:

- Family and friends
- Second-hand shops
- New from shops or catalogues
- Charities – if you are in financial need, some charities have schemes to provide free furnishings – ask your support worker or a CAB



3 How will you transport this furniture and what will the costs be?

Examples:

- Hiring a van at £ per day
- Free delivery from shop
- Borrowing a friend's car
- No idea!

4 Do you know how to get connected to services such as gas, electricity and phone?

Is there someone who will help you to do this?

5 Are there people who will continue to support you once you are living in your new home?

What will they do?

Examples:

- Family will visit to keep me company
- Support worker will help with filling in forms, benefit applications, etc
- Family will help me to gather furnishings
- Friends will help me to decorate
- Support worker would help with managing debts
- Support worker will give advice and answer my questions.



Furniture

Because furniture can be expensive you may not be able to buy all the furnishings you want the day you move in.

Make a list of all the items you would like to have in your home and note estimated costs. You can use catalogues, newspaper adverts, visit shops and second-hand stores to find these costs.

Furniture you would like :

Items

Estimated Cost

Total estimated cost for items you would like

£ _____

Now think about the items you really need before you can move into your new home.

Examples:

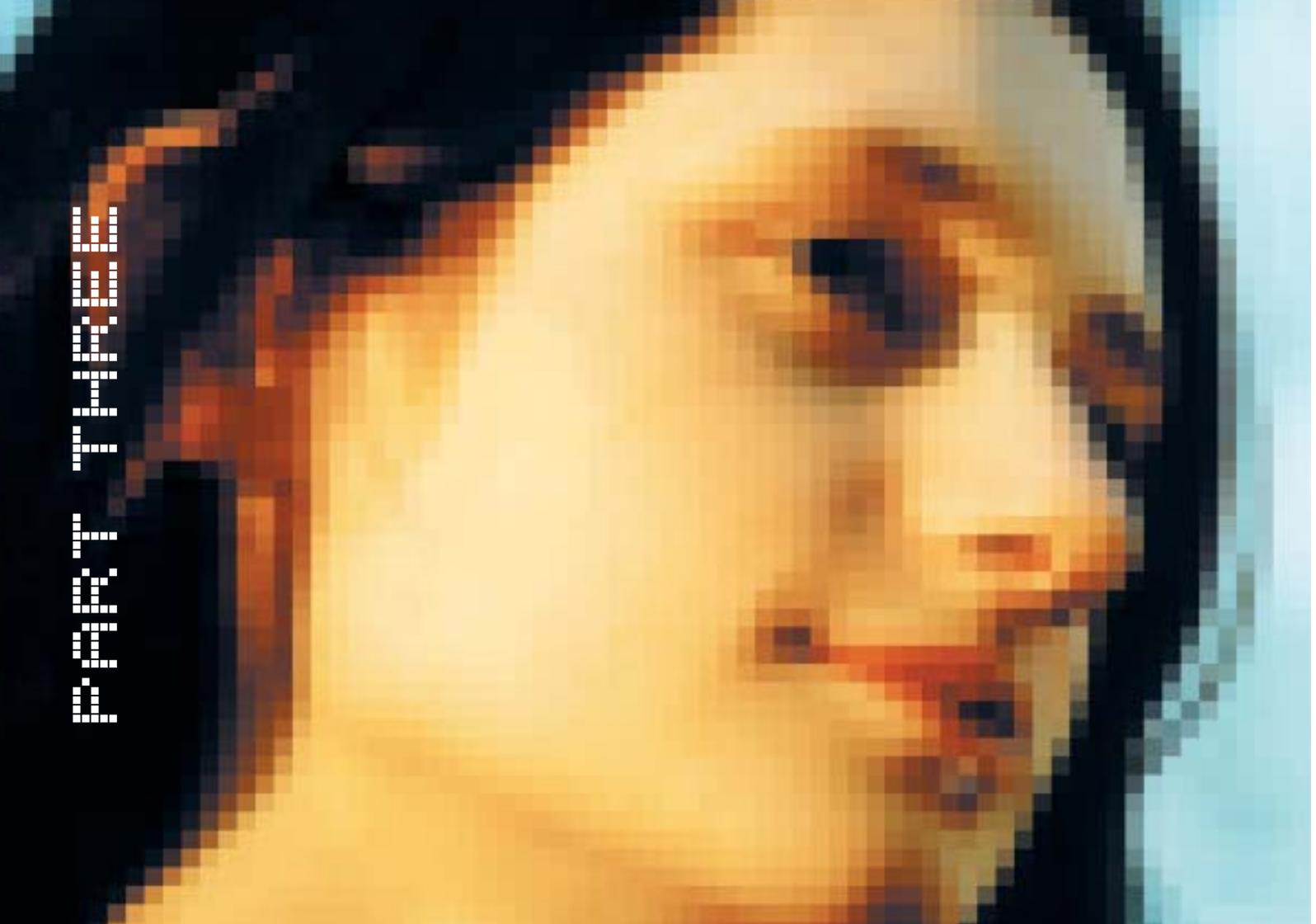
- A bed or sofa to sleep on
- Chairs to sit on
- Curtains to keep the house warm
- A fridge to keep food chilled
- A cooker or microwave to cook or heat food with
- Cutlery and plates to eat from





OUR TEAM

ART TREES



Managing Your Home

Once you have moved into your home and furnished it, there are things that you will need to do regularly to keep things running smoothly.

Buying Food

Consider how far you are going to live from the nearest food store. It can be expensive and a real nuisance if you have no transport and the closest shop is some distance away.

- 1 Have you ever bought your own food on a regular basis?

- 2 What shops do you think you would use and why?

- 3 How would you get to and from these shops and what would the costs be?



If you are on a tight budget you will have to plan carefully what you buy so that you do not overspend. Supermarkets can work out cheaper than your corner shop for many household items. It can be helpful to make out a list before you go shopping!

And remember, good health depends on eating wisely – try to plan meals so that you eat one hot nutritious meal a day.

Cooking

To be able to cook for yourself you will need a cooker or a microwave. You may be able to find something cheap in a second-hand store, or family and friends may help you out.

When you find yourself a cooker you may have to transport it to your new home and then get it connected to gas or electricity. Get help connecting cookers or other electrical appliances from the appropriate professionals – otherwise you may cause dangerous accidents.

If you are not experienced with cooking, there are many good cheap recipe books available which are simple to follow. They look at how to manage cooking meals and snacks on a budget.

To work out what food you will need to buy and how much it will cost, fill in the following menu plan with examples of meals you might have.

Day	Breakfast	Lunch	Dinner
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			



Shopping

Using the Menu that you created, make a shopping list and price each food item to find the overall cost of food for one week.

Remember to budget for other items such as toiletries and cleaning materials.

Shopping that is essential :

Item

Estimated Cost

Total estimated cost for weekly shopping

£ _____

Keeping Clean

As with other household chores, keeping your home and yourself clean needs planning. It can be helpful to consider which ways you are going to manage washing clothes and cleaning your home before you move in.

Washing Clothes

If there is no launderette and you cannot afford to buy a washing machine you will have to think about other ways to manage your washing.

- 1** Have you ever washed your own clothes before?

- 2** Will you have a washing machine or will you go to the launderette?

- 3** How much would it cost you to buy a washing machine?

If you already have a machine you should check that there is plumbing for it in your new home.

- 4** How much would it cost you to wash and dry your clothes at the launderette?

- 5** How far is the nearest launderette from where you will live?



Cleaning Your Home

You will find your own standards of cleanliness with time. However your landlord (and your neighbours) will expect you to keep your home safe and clean. If you move from your home and leave it in an unhygienic condition, your landlord can charge you money for cleaning the property or withhold your deposit (if you paid one) to cover cleaning costs.

The most important area to keep clean is your kitchen. Remember to wipe down carefully all areas where you prepare food, and wrap and store foods as soon as you are finished with them. Also throw away old food and rubbish as soon as you are finished with it.



Cleaning around the house will need a vacuum cleaner or sweeping brush and one or two basic cleaning products from the supermarket. These do not have to be expensive, but remember to include them in your spending budget.

You will have to put your rubbish out on certain days. If you do not want to store rubbish in your home, many properties have 'bin stores' where you can store it until the day of collection.

1 Have you ever cleaned the place you live in on your own?

2 Would you need help to keep your home clean? Where would you get this help?



Healthy and Safe

Feeling healthy is very important to feeling good about your life at home.

Health

There are times when you may feel unwell and not be able to do the things that you normally do. It can make life easier if you have someone in mind who can help you during these times.

-
- 1** Do you have someone you can contact if you are unwell?

 - 2** Who would this be? Do you have their phone number handy?

 - 3** Do you know how to contact a GP during the day or night?

Safety

If you are buying second-hand furniture look for items which are fireproof. They will have a label or mark to tell you this.

When buying electrical goods make sure that they have been tested by an approved electrician. Again they will have a label showing the date they were tested. Fitting of electrical or gas appliances such as cookers should always be carried out by a professional.

Be aware of household safety actions like how to prevent fires and what to do in an emergency. Keep emergency numbers near your telephone so you can find them immediately if you need them.



FROM THE



You and Your Money

Rent

How do you think you will pay your rent? Will you pay from your earnings? Or will you get Housing Benefit? If you are unsure about whether you are entitled to Benefits to help with your rent, you can contact the Citizens Advice Bureau for advice or a welfare rights officer attached to your local authority social work department. Be sure to find out whether you qualify for Benefits before you decide to move in!

If you are on a low income:

Whatever kind of home you move into, you can apply for Housing Benefit which may help you to pay some or all of your rent. You can contact your local council to enquire about Housing Benefit and what forms you will need to fill in. You can ask for a pre-tenancy determination agreement which will give you an idea of how much your rent will be.

However, if you are under 25 years of age and rent from a private landlord, Housing Benefit is restricted to the equivalent of a single room rent no matter what full rent is charged (for example, if the rent charged is £50 per week but the council state that the single room equivalent is £30, housing benefit will be

calculated on £50). However, if you have been in care, your benefit may not be restricted. It is really very important to speak to an advice agency or Housing Benefit staff at the council before accepting any offer of rented accommodation.

The three things to remember about Housing Benefit are:

- It is not automatic – you must apply for it
- The benefit may be reviewed annually or more frequently. You will get a renewal form and you must fill it in right away or your benefit will stop
- If you get a job, you may still be entitled to Housing Benefit depending on your income. If in doubt, ask at the housing benefit office.

If you are able to pay your rent from your income:

- You can pay your rent directly to your landlord with cash or cheque. Be sure to get a rent receipt for the payments that you make
- You can set up a Direct Debit or Standing Order through your bank account to pay your landlord directly
- You can post a cheque or Postal Order to your landlord.

Which method would you choose? Why?

Paying Bills

Unfortunately bills do have to be paid and it's worth having a system which makes it as easy as possible to organise and to afford. If you want to be able to budget for bills, you will have to decide fairly early on how you want to pay them.





Council Tax

This tax pays for amenities such as street lighting, rubbish collection, sewage facilities and provision of water.

- If you are on a low income you can apply for a council tax rebate which means that you may not have to pay the full charge. Even with a full rebate you will still have to pay a charge for sewage and water facilities (unless you are exempt from paying Council Tax).
- If you are a student or you are under 18 you will not have to pay any Council Tax.
- You can pay the charge in one complete payment for the year.
- You can pay in instalments which are usually calculated over 10 monthly payments.
- Your council tax may be included in the charge for your rent – check with your landlord.
- You can apply for a rebate through your Council.

Remember, always check your entitlements and get advice!

Which way do you think you would like to pay? Why?

Electricity and Gas

- You can get a bill every 3 months for the amount that you have used.
- You can set up a direct debit where the electricity supplier will deduct the amount that you owe from your account every 3 months.
- You can set up a standing order – a fixed monthly payment worked out on the amount that you have been using.
- For electricity, you can have a power card meter fitted. You buy power cards which you insert into the meter and you then use the electricity that you have already paid for.
- For gas, you can have a Quantum meter fitted which works the same way as the electricity power card meter. However it is usually only possible to have a Quantum meter fitted if you are having problems paying your current or previous bills.
- There are Easy Payment Schemes where you can make fixed weekly or monthly payments with an account card, usually at the Post Office or at an electricity shop.
- You can buy Electricity Stamps at the Post Office which you stick into a book. When your bill arrives you send off the book of stamps as payment. You may need to add money to your stamps if your bill is higher than the value of the stamps. If the value of the stamps is higher than your bill, you will be reimbursed with stamps.

Which way do you think you would like to pay? Why?

TV Licence

A TV Licence lasts for 12 months and means that you are licenced to watch television in the property where you stay. One licence will cost you about £105.00 and allows you to have as many televisions as you want in that property.

- You can pay for this licence in one payment.
- You can buy TV stamps to save for your licence. However, remember you are saving for the following year's licence, and will still need a licence for the current year.
- You can pay a fixed amount monthly by direct debit or standing order.
- You can pay cash weekly at the Post Office. This is called a Cash Easy Entry Plan and is available to people receiving income related benefits. You need to apply for this scheme.

Which way do you think you would like to pay? Why?

Telephone

You may choose to have a land line, a mobile phone or both. Whatever your choice, try to be aware of the costs so you know that you will be able to afford paying for your phone.

Land Line Phones

- If the property you move into has previously had a land line telephone connected, you should have no charge for the connection of your phone. Connection charges can vary – you should contact BT for advice before you have your phone connected.
- You will have to pay line rental charges which begin at about £10.00 a month. You will also have your call charges on top of this.
- Phone bills are issued every 3 months. You can pay phone bills by cash, cheque, stamps (at the Post Office), standing order or direct debit.
- You can buy phone stamps at the Post Office and use them to help pay your bill when it arrives.
- You can pay a fixed amount through a standing order, so you can budget for that amount each month. If you often make more calls than you have paid for, the company will contact you and adjust your payments.
- If you want to avoid call charges you can have your phone set to receive incoming calls only. This still allows you to make calls to emergency services such as 999.
- You can have a pay phone installed and use coins to make calls. This may be a good system if you find that friends are using your phone. You can then use the money deposited in the phone to cover your bill.

Mobile Phones

- There are many different options available from mobile phone companies. If you want to know exactly how much you are spending, the best option is probably to get a Pay As You Go Phone.

Which kind of telephone would you prefer? Why?



Budget Plan

To have enough money to cover all your expenses, you need to know how much money you have coming in and how much money is going out. Having a clear view of your budget doesn't mean you'll have more money, but it will help you manage it better and have more left over!

What will your income be?

Make a list of the things you will have to spend your money on, using the table on the following page.

Fill in approximate costs of each item and calculate your outgoings over a week, fortnight or month. This is your Budget Plan.

SMITHSONIAN



It's up to you

Debts

You can get into debt without realising it because you just don't have enough money to pay for all the things that you've committed yourself to.

Debts can also mount up if you do have enough money but you don't organise where that money needs to go to.

Before you move, do complete the Budget Plan (page 37) so that you have a clear idea of how much money will be coming in and how much needs to go out. You will then have an idea whether you will be living within your means or not.

If you get into debt or are not able to pay your bills:

- Don't panic! Ask for help right away. You can get help at the Citizens Advice Bureau or a Debt Counselling Service.
- If you have trouble paying the rent, talk with your landlord.
- For other debts such as heating, telephone or catalogues, talk to the companies you owe the money to. They will help you to arrange small regular payments to cover ongoing bills and arrears.



If you feel that you need help to talk to your landlord or these companies you can ask the Citizens Advice Bureau to assist you.

Remember – the quicker you get help, the smaller your debts will be.

How do you think you would deal with having debts?

Unwanted Visitors

Having your own place is great, especially if it's your first experience of independence. It's easy to have all your friends visiting your new place. You can do what you want when you want.

However, what happens when your friends don't seem to know when to go home?

- It can help to specify a particular day or evening when you invite people round. This helps friends to understand that you have other things on, and that they cannot just drop in on you every night.
- Make use of your intercom system if you have one. Only let in the people you know and want as visitors, or keep the intercom on private if you don't want any visitors.
- Try not to give your new address to people you think may be untrustworthy or whom you don't want as visitors.

- Ask friends not to bring any strangers to your home.
- If you experience any trouble from unwanted visitors in your home or in the stairwell, call the police. You can be held responsible by your landlord for any disturbance or damage caused by your visitors.

What would you do to cope with unwanted visitors?



Disputes and Harassment

Suppose you find yourself in the middle of a dispute with a neighbour over an issue like stair cleaning or noise levels? The way you deal with disputes will influence the way the situation comes out.

Obviously it is best for everybody involved to resolve disputes in a positive way as you will all go on living close to each other.

- If you feel that you can talk calmly with the person/s whom you are in dispute with, this is usually the best step. You can sometimes come to an agreement which will be acceptable to both parties.
- If talking with the person is going to make things worse then it is best to avoid contact with them.
- You can contact your landlord if talking with the person has not changed the situation or if you feel unable to approach them.
- Keep a diary of events noting dates, times and details of what has happened. Your landlord will then be able to form a clear picture of what has been happening and use your written record in dealing with the problem.

Examples:

- Neighbours are constantly making noise late at night
- You are not able to carry out communal cleaning duties because of ill health and neighbours are complaining to each other about you
- You are being harassed by a neighbour who lives above you – they bang on your ceiling whenever they hear that you are in your home
- A neighbour is leaving rubbish in the stairwell for weeks at a time and it is creating a smell.

What would you do in these situations?

Loneliness

You may be so excited about moving into your own place that you don't imagine you will ever be unhappy there. However, once the dust has settled and you are living alone in your new home you may start to have feelings that are not so positive.

It is important to understand that not every day will be easy and there will be some difficult and new things to cope with. This is all part of taking on a home of your own.



If you are feeling lonely and would like to be able to meet other people, you can find out what's on in your area. You can get information on meeting places and events from neighbours, library notice boards, community centres, newspapers, shops and churches.

However, if you find that you are not coping and you decide that living alone is not for you, there are things that you must do to ensure that you don't put your home at risk or end up in debt.

- If you have decided to move out you must inform your landlord and terminate the tenancy properly. If you don't do this you may still be charged for the rent after you move out, and this can put you in debt.
- If you wish to stay in your home but would like a friend or partner to move in with you, check with your landlord that this is not in breach of your tenancy agreement or lease.

What do you think you would do if you were to feel lonely?



SEEKING



Your responsibilities

Having your own home does bring responsibilities. If you think that you can't live with the responsibilities listed below, then perhaps you are taking on too much.

There are often chores to be done or rules to comply with that can have an impact on you and your neighbours if they are not followed.

Communal Cleaning

- Find out from your landlord or your neighbours if you have any responsibilities to clean communal areas such as a stairwell.
- This may be a verbal agreement between neighbours or it may be specified in your tenancy agreement or lease.
- If you don't take your turn you may find yourself out of favour with your landlord or your neighbours.



Rubbish Bins

- As mentioned before, you will be responsible for taking care of your rubbish.
- Items which may be too large to be uplifted by the regular rubbish collection can be removed by special collection through arrangement with the local council. There will sometimes be a small charge for this.
- Some properties have 'bin stores' where you can store your rubbish until the day of collection. If you store things that are not rubbish in the bin store, remember that they are not secure – other tenants will have access to them.

Friends and Visitors

- When you have friends or visitors in your home, you are completely responsible for their behaviour – even the way they behave towards your neighbours.
- If your visitors cause a disturbance this can lead to problems for you with your neighbours and your landlord. Your landlord will have to act on any complaints made.



Keys

- When you sign your tenancy agreement or lease you will be given the keys to your home. From that moment you are responsible for what happens in your home and for anyone who enters your home.
- If you are locked out and you force entry your landlord will charge you for the damage done to the door. The best thing to do if you are locked out is to contact your landlord who should try to help you.
- It is a good idea to give a set of keys to someone that you know and trust so that if you are ever locked out you can still gain access. However, it's not a good idea to give your keys to people that you don't know well. Any damage or items stolen from your home will be your responsibility.

Noise

- It is usually expected that all noise will stop between 11.00 pm and 7.30 am.
- This may be specified in your tenancy agreement or lease.
- If you disturb your neighbours with noise and they make a complaint, your landlord will have to respond to this complaint.
- You could be putting your home at risk if you behave in an anti-social way.
- If you want to play loud music, try wearing headphones!



Useful Contacts for Help and Advice

Shelter Housing Aid Centres

There are five Shelter Housing Aid Centres in Scotland. They provide information, advice and advocacy on housing:

ABERDEEN – 01224 645586

DUNDEE – 01382 225544

EDINBURGH – 0131 466 8031

GLASGOW – 0141 221 8995

AYR – 01292 288111

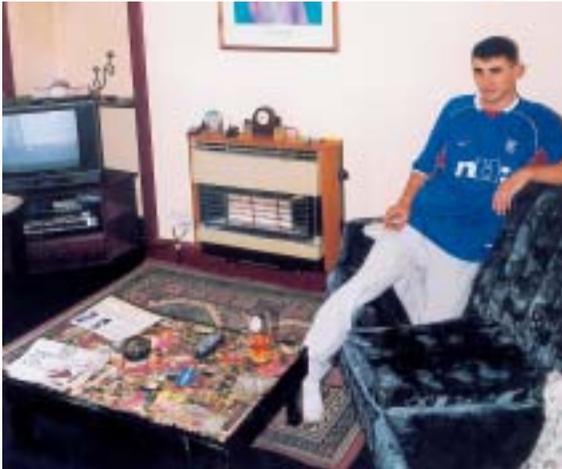
Shelterline gives help with housing problems on:
0808 800 4444 – free helpline

Citizens Advice Bureau

There are 57 Citizens Advice Bureaux in Scotland. For your local branch see the telephone directory or contact Citizens Advice Scotland, 0131 667 0156.

Scottish Council for Single Homeless

SCSH provides housing advice and information to help prevent homelessness:
0131 226 4382



SHOW TO





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