



# Leaving Home?



**This booklet is a guide for people who are thinking of leaving home or who have already left home and who need somewhere to live.**

# Are you leaving home?

If you have a choice over whether to leave home or not you need to start by asking yourself a few questions.....

- How much will I have to live on?
- Where will I live?
- Can I afford to live on my own?
- What should I look out for when choosing somewhere to live?
- What do I need to know about moving in?
- Where can I get help and advice?



# How much will I have to live on?

I want to leave home but I have no job and no money.

If you have left home and cannot go back or you have left Local Authority Care, you can claim Job Seekers Allowance or Income Support.

**STEP ONE** – You will need to contact an advisor at Inspira, 237 Dalton Road, Barrow in Furness, Cumbria, Telephone 01229 824052.

**STEP TWO** – You will need to make contact with your local Job Centre. Please contact 01229 893359 to arrange an appointment.

***What if my parents want me to go home?*** – You will be refused benefit if your parents will let you go back home.

***What if I feel that I can't go home because things are so bad?*** – If there are strong reasons why you can't go home or don't want your parents to be contacted, you must tell the benefits agency straight away.

***If I leave home, can I still study and claim benefits?*** – You can still study full time and claim Income Support until you are 19 years old. After this, the rules change. If you become 19 years old in the middle of your course, please contact the Job Centre for advice on 01229 893359.

***I want to get a job or training, where do I go?*** – You will be paid Job Seekers Allowance and you will be given advice on jobs and training. You can get all this information from your local Connexions office tel. 01229 824052.

***How much benefit will I get?*** – Please contact the Jobcentre, who will advise you of this.

***What if I am working or I am on a training course?*** – People who work over 16 hours a week are classed as working full time so they can not claim Income Support or Job Seekers Allowance. If you are low waged, you may get help with paying the rent. If you are unsure about whether you can get help with Housing Benefit, please contact Liberata on 01229 404242 or Citizens Advice Bureau on 01229 830367.

# Where will I live?

## *What if I need emergency housing straight away?*

Please contact the Housing Department immediately on 01229 876332 or speak to your Inspira advisor. Should you need to speak to someone outside normal working hours, please contact Housing Emergency number on 01229 833311 or Shelter on 0844 5151945.

## *What if I am under 16?*

You are not normally allowed to leave home before you are 16, but if you have to leave, then Children's Services have a duty to help you, so give them a call on telephone number 01229 894894. You could also contact Childline on 0800 1111.

## *What if I am leaving care?*

If you are leaving care, you must approach your social worker who will be able to work out a Pathways plan for you. This will tell you what support you will get when you leave care. Contact telephone number for Pathways is 01229 407803.

# Supported Housing Schemes

Young People	Others
Silverdale Supported Housing Unit 1 – 3 Silverdale Street Barrow in Furness Tel 01229 431850	Impact Housing Association 2 The Weint Ulverston Tel 01229 583388
Project John Bath Street Barrow in Furness Tel 01229 832127	Furness Homeless Support Group, 27 Bath Street, Barrow in Furness Tel 01229 877507
Hart Street Project Hart Street Ulverston Tel: 01229 580727	CarrGomm Horeland Court Hope Street Barrow in Furness Tel 01229 820771
	Stonham Housing Association Brewery Street Barrow in Furness Tel 01229 841288

### ***What if I don't want supported accommodation but I want a place of my own?***

Barrow Borough Council will help young people who are homeless or young people who have to leave where they are living at the moment, if they are owed a duty under the homeless legislation.

**STEP ONE** You will need to fill in a housing application which you can pick up from the housing office.

**STEP TWO** Return the application form to the Housing Office and if we need more information or feel you could benefit from more advice, we will invite you for an interview with one of our Senior Advice Officers.

**STEP THREE** Your application form will be assessed and we will inform you in writing.

**STEP FOUR** If you have nowhere to stay and need emergency housing, please ask to speak to an Advice Officer or if outside normal working hours, please telephone 01229 833311.

### ***What sort of place will I be offered?***

Single people and couples with no children will be offered one bedroom properties.

### ***What if you offer me something I don't want?***

You will normally get 2 offers of accommodation. If you turn down the offers without good reason, you will get no further offers for 6 months. If you think the offers are unsuitable, you can appeal for a further offer. You must complete a refusal form when turning down an offer. If you need any help with deciding on an offer or an appeal, please contact the Housing Department on 01229 876525.

### ***What if I want to rent from a Housing Association?***

Housing Association flats are not usually let to anyone under 18 years old. Once you are over 18 years you can approach any Housing Associations to ask to put your name down on the list.

### ***What about renting from a Private Landlord?***

If you want to rent from a private landlord, there are a number of things you need to know.

### **Under 35s rule**

All under 35s on benefit who are renting from a private landlord will only be paid Housing Benefit to meet the average cost of renting a room in a shared house. As a result, many people are now finding a gap between the amount of Housing Benefit they receive and the full cost of rent.

For further information, please contact Liberata on 01229 404242.

### **Six monthly rent agreements**

Most private landlords rent their properties out on a 6 monthly basis. After this time, they may renew your agreement or they can take action to end your tenancy.

If you have any queries about your rights as a private tenant, contact Citizens Advice Bureau on 01229 830367.

### **Will I need a reference to find a place of my own?**

Yes, this can be helpful. You can also apply for a Tenants Passport, which is similar to a reference and can help you access private rented property.

For further information, please contact the Senior Advice Officers on 01229 876332 or 876507.

### **Deposits and rent in advance**

Most landlords will need one month's rent as a deposit against breakages and one month's rent in advance.

The Council operates a Deposit Guarantee Scheme (DiGS) which may be able to help with a deposit. Please contact the Housing Department about this scheme on 01229 876525.

### ***So how do I know how much Housing Benefit will be paid?***

Once you have found a place you like and before you have accepted the property, you will need to complete a 'Pre Tenancy Determination Form', known as PTD.

You can get these forms from Liberata in the Town Hall.

The form needs to be taken to Liberata as soon as possible, who will contact you within 7 working days to tell you how much Housing Benefit you will get.

**If you are completing any forms or handing any information into Liberata regarding Housing or Council Tax Benefit, please make sure you get a receipt which proves the date you handed the information in.**

## What do I do if I have problems with my landlord or the property?

### Council Tenants and Housing Association Tenants

Council Tenants should contact the Housing Department to report any problems on 01229 876525.

Housing Association Tenants should contact the relevant Housing Association.

### Private Landlords

If you feel that your landlord/landlady is behaving unreasonably and you are not sure of your rights, you can get specialised advice from Citizens Advice Bureau on 01229 830367.

## Can I afford to live on my own?

Many young people will be on a low wage or on benefits. Either way you will need to plan how to spend your money carefully.

### Will I get my rent paid?

If you are on Job Seekers Allowance or Income Support you will get all your rent paid if you claim Housing Benefit as soon as you move into Local Authority or Registered Social Landlord Accommodation.

People over 18 years of age will also need to claim Council Tax benefit. If you are low waged you may still be able to get help with the rent and Council Tax. As soon as you know what your rent will be, ask for a Housing Benefit / Council Tax check from Citizens Advice Bureau.

### ***What if there is a charge for heating, water rates or other charges included in my rent?***

It is always worth asking your landlord or Housing Officer for a breakdown of what is included in your rent.

### ***Can I get help with any other bills?***

You will need to pay all other bills from your benefits or wages. Most bills like water rates, gas, electric and telephone are sent to you every 3 months (quarterly). If you are on a low income, it is a good idea to pay your bills weekly or fortnightly when you get paid.

### ***If I've never paid bills before how do I arrange this?***

You can contact the water rates, gas and electric by telephone and agree an amount to pay on a weekly or fortnightly basis. They will be able to tell you the average cost of your bills.

If you don't know which company supplies your gas or electric please call the numbers below and quote your postcode:

Gas Supply                    0870 608 1524

Electricity Supply        0870 751 0093



You will then be given the correct supplier's telephone number to contact.

If you do fall into debt with your bills don't panic. You can contact Citizens Advice Bureau for help and advice on 01229 830367.

If you need help to arrange gas and electric supplies or require other support with a new tenancy with Barrow Borough Council, please refer to 'New Home ..... Do you need help?' leaflet number 2, for assistance

On the next page is a budget planner, which gives you a rough idea of how much money you will need when you move out.



STEP ONE – Work out your **income** on a weekly basis

Wages	£
Partner's Wages	£
Benefits	£
Partner's Benefits	£
Housing Benefit	£
Any other income	£
<b>Total</b>	£

STEP TWO – Work out your **expenses** on a weekly basis.

Rent	£
Council Tax	£
Gas	£
Electric	£
Water	£
TV Licence	£
Phone	£
Food	£
Leisure	£
Other	£
<b>Total</b>	£

STEP THREE Take your total weekly expenses from your total weekly income and the figure you have left is for anything else you need to buy for example clothes or credit card/loan payments.

## *I've found a place I think I like the sound of, what do I do next?*

Choosing somewhere to live is a very important decision, so it is worth having a checklist of things to consider.

### **Checklist – The property and the area:**

- Walk around the area, does it feel safe?
- Are you close to shops or a bus route?
- Check the security of the doors and windows
- Check what kind of heating it has – remember gas is cheaper than electric
- If the flat is privately rented, does it have a gas certificate? Ask to see this and check the date.
- Is there a cooker – does it work?
- Check for loose sockets or wiring.
- Check for signs of damp, peeling wall paper, damp patches
- Check the light switches, are they working
- Check for fire hazards

If you do see repairs that need doing, ask the landlord to do them before you move in, or you could ask for a date for when the repairs will be completed – get this in writing.

### **Checklist – Ask the Landlord**

- Ask to see the tenancy agreement – read it carefully before you sign
- Check who is responsible for which repairs
- Ask for a receipt if your landlord asks for a deposit
- Ask for a rent book and get the landlord to sign it each time the rent is paid
- How much notice do you need to give to leave the property?
- Check what bills you need to pay on top of your rent
- Ask the landlord what the policy is on furniture
- If there is an inventory, check all the items are in the flat and are not broken

If you are not happy with what the landlord is telling you, contact Citizens' Advice Bureau on 01229 830367.

## ***Can I receive help with the cost of removals or furnishings for my new flat?***

There is only very limited help available to help with these costs:

### **Budgeting Loan**

This is a one off payment which will be repaid weekly from benefit. If you have been in receipt of Income Support or Job Seekers Allowance for 26 weeks you may be able to qualify for this loan. It can help towards removals, furnishings, rent deposits or clothing.

### **Second hand shops**

There are a number of these in Barrow that may be able to provide low-cost furnishings.

### ***What happens if I am turned down or do not receive the loan or grant I need?***

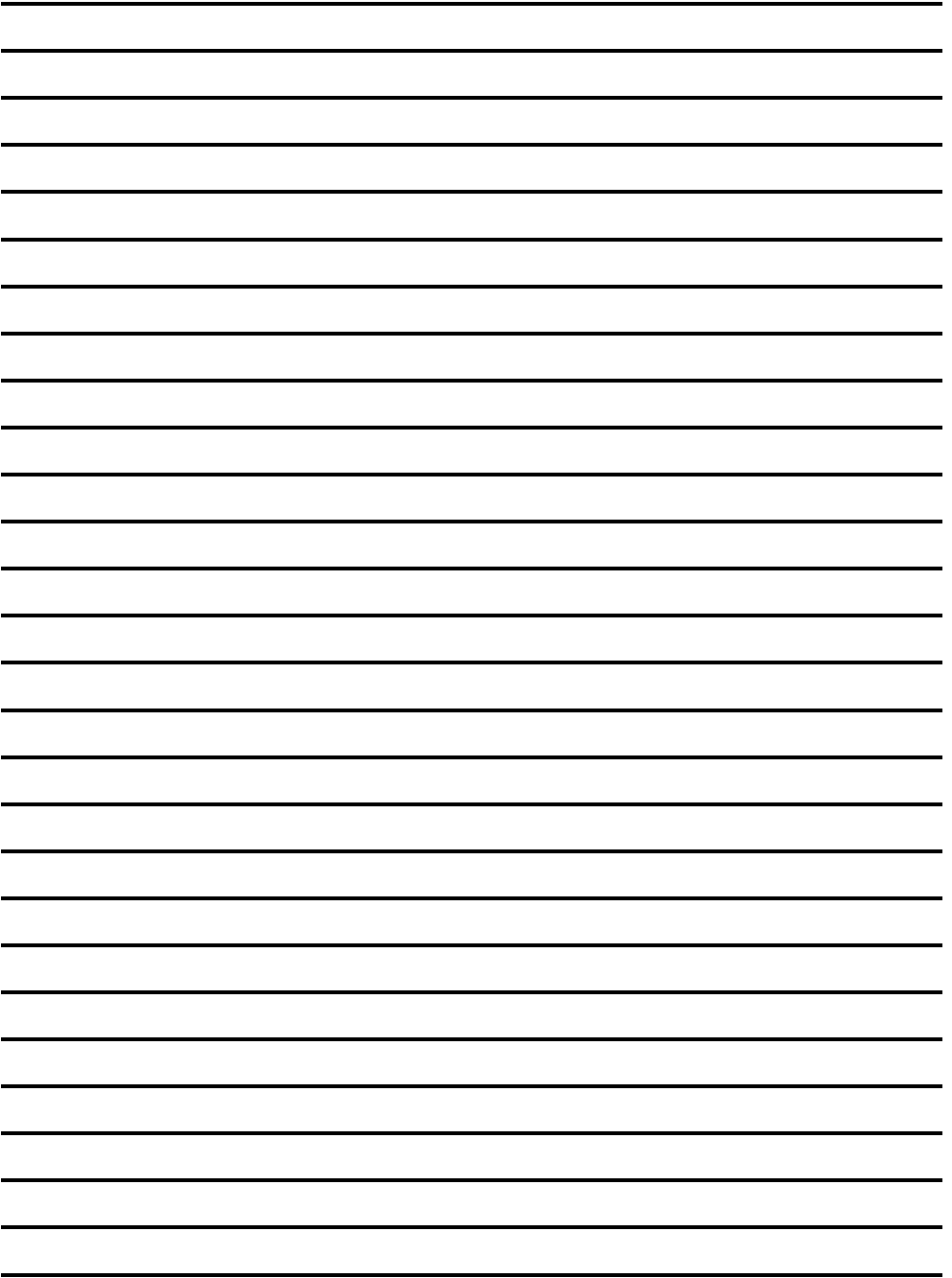
If you are unhappy with the outcome of your grant Application, you are entitled to appeal against the outcome and the relevant department will look at their decision again.

### ***What if I need more help?***

There are a number of places you can go to in Barrow which can offer services to young people on a broad range of issues. These vary from supported housing schemes, welfare benefits advice, housing advice, drug advice and counselling. There are contact telephone numbers listed in the back of this guide.







# CONTACTS

A to B (Removals)	07832166934
Accent Housing Association	01229 615330
Adult Services (Formally Social Services)	01229 894000
Alcoholics Anonymous	0845 7697 555
Barrow Borough Council Housing Department	01229 876332
Barrow Borough Council Emergency Number	01229 833311
CADAS (Cumbria Alcohol and Drugs Advisory Service)	01228 544140
CarrGomm (Supported Housing)	0161 8778847
Childline	0800 1111
Children's Services (Formally Social Services)	01229 874894
Citizens Advice Bureau	01229 830367
Inspira	01229 824052
Cumbria Multi Cultural Centre	01229 894401
Department of Work and Pensions	0845 608 8545
Electric Supply Helpline	0870 751 0093
Furness Homeless Support Group	01229 821134
Gas Supply Helpline	0870 608 1524
Immigration Advisory Service	0207 3789191
Impact Housing Association	01229 583388
Jobcentre	01229 893359
Lesbian and Gay Switchboard	020 837 7324
Liberata	01229 404242

# CONTACTS

Man with a Van (Removals)	07747795641
Money and Debt Advice	0808 808 4000
Pathways	01229 407803
Police	01229 824532
Project John	01229 832127
Racial Equality	020 7939 0000
Resolve (Mediation Service)	0845 2412535
Salvation Army	01229 433550
Samaritans	0845 7909090
Second to None (Discount Furniture)	01229 834822
Silverdale Street Supported Housing	01229 431850
Stonham Supported Housing	01229 821615
TV Licensing	0845 7289 289
Water Supply Helpline	0845 746 1100
Workshop (Step into Employment)	01229 823523



## TENANCY TRAINING COURSE



**Project John Limited**  
**Charity: 1111035**  
**Company No 5502316**

For further details, please contact Project John on 01229 832127.

### **Barrow Borough Council • Housing Department**

Town Hall  
Duke Street  
Barrow-in-Furness  
Cumbria LA14 2LD

**Telephone : 876332 or 876507**

**Emergency out of office hours tel no: 833311**

[www.barrowbc.gov.uk](http://www.barrowbc.gov.uk) • email: [housing@barrowbc.gov.uk](mailto:housing@barrowbc.gov.uk)

**OFFICE OPENING TIMES:** Monday to Friday: 9am - 4pm

**Telephone enquiries :** Monday to Thursday: 8:30am to 5pm (4:30pm on Friday)

**If you require this leaflet in large print/audio or another language please contact the Housing Service and we will arrange for this to be carried out tel. (01229) 876310**