

Housing Matters for Prospective Tenants

April 2025

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Managing your money

As more and more of you make the change to Universal Credit we want to share some advice to help you manage when making the switch.

Universal Credit combines six benefits including housing element.

It will be paid monthly into a bank account of your choice.

If you get help with your rent, this will be included in your monthly payment – you will then need to pay us directly.

If you live with your partner and you are both eligible, you will get one monthly joint payment.

It can take up to five weeks after you make your claim to get your first payment.

If you are struggling financially whilst waiting for your Universal Credit claim to be assessed, you have the option of applying for an Advance - you can ask for up to 100% of your UC award. This will be paid back over 12 months. This will include your rent, so you will need to pay this to your rent account.

You must report all changes in circumstances to the DWP via your online Journal. This includes your annual rent increase every April.

It is essential to start budgeting and preparing now:

- Make sure you have a bank account – you will need this to receive Universal Credit.
- Decide whether you need a joint bank account.
- Check whether you can set up automated bill payments from your bank account – you will need this to pay your housing element direct to us by direct debit to stop your rent account going into arrears.
- Draw up a monthly budget – our Money Management Officer can help you with this (contact details on page 3).
- Internet Access – You'll be expected to claim Universal Credit and manage your account online. If you need help getting online, speak to us.

Are you thinking of applying for Council housing?

If you are interested in setting up home there are a few things you need to consider. It's not just about paying rent and Council Tax – you need to budget all your incomings and outgoings to see if you can afford your own home.

Typical example of basic weekly expenses for one-bedroomed flat:

Expense	Single person	Couple
Rent (average)	£82.58	£82.58
Council Tax (Band A)	£23.67	£30.23
Gas/Electric (on pre-payment meter)	£30.00	£30.00
Water	£10.85	£10.85
TV Licence	£3.46	£3.46
Housekeeping (incl. food expenses)	£46.00	£67.00
Total	£196.56	£224.12

You may also need to consider:

- mobile phone costs
- transport
- household insurance

Universal Credit standard allowance

The standard monthly allowance will depend on whether you are single or claiming as a couple, and your age.

There is one standard allowance for your household:

- Age 18-24 years:
 - Single: £311.68
 - Couple: £489.23
- Age over 25 years:
 - Single: £393.45
 - Couple: £617.60

Please consider this carefully before accepting a tenancy.

Properties owned by the Council

The tables below give a breakdown of properties owned by the Council.

- The numbers represent the number of Council-owned properties, broken down according to the number of bedrooms in each of the different areas of the Borough.

- The numbers in brackets indicate how many of those properties became available and were re-let during 1st April 2024 to 31st March 2025.

What are the chances of me getting a property in my chosen area?

As an example, if you want a three-bedroomed house on Newbarns, looking at the table you will see we have 76 three-bedroomed houses on Newbarns, however, during 2024/25 only three of these houses became available for letting. The figures in this table may help you understand why there is a longer wait for certain areas.

As the Council does not have a large turnover of accommodation, you may wish to look at alternative options available, for example private rented accommodation. If you have any queries, please contact a member of our Lettings Team on [01229 876550](tel:01229876550).

Bungalows:

Area	1 bedroomed	2 bedroomed	3 bedroomed
Abbotsmead	0	0	0
Central	0	0	0
Dalton	35 (of which six became available)	5 (of which none became available)	0
Devonshire Road	0	0	0
Farm Street	0	0	0
Greengate	0	0	0
Griffin	16 (of which none became available)	0	0
Hindpool	0	0	0
Newbarns	14 (of which none became available)	1 (of which none became available)	4 (of which none became available)
Ormsgill	10 (of which none became available)	0	3 (of which none became available)
Risedale	13 (of which none became available)	0	0
Roosegate	0	0	0

Area	1 bedroomed	2 bedroomed	3 bedroomed
Vulcan	0	0	0
Walney	54 (of which seven became available)	0	0
Miscellaneous	0	0	0
Total	142 (of which 13 became available)	6 (of which none became available)	7 (of which none became available)

Flats:

Area	1 bedroomed	2 bedroomed	3 bedroomed
Abbotsmead	35 (of which four became available)	0	0
Central	102 (of which seven became available)	7 (of which none became available)	2 (of which none became available)
Dalton	28 (of which four became available)	12 (of which none became available)	1 (of which none became available)
Devonshire Road	0	0	0
Farm Street	31 (of which five became available)	0	0
Greengate	6 (of which none became available)	16 (of which one became available)	0
Griffin	72 (of which seven became available)	29 (of which one became available)	0
Hindpool	151 (of which 18 became available)	42 (of which one became available)	0
Newbarns	137 (of which 10 became available)	3 (of which none became available)	1 (of which none became available)
Ormsgill	13 (of which 17 became available)	128 (of which eight became available)	0
Risedale	0	0	0

Area	1 bedroomed	2 bedroomed	3 bedroomed
Roosegate	54 (of which nine became available)	0	0
Vulcan	15 (of which six became available)	11 (of which one became available)	1 (of which none became available)
Walney	138 (of which 13 became available)	16 (of which two became available)	0
Miscellaneous	0	0	0
Total	900 (of which 100 became available)	293 (of which 14 became available)	5 (of which none became available)

Houses:

Area	2 bedroomed	3 bedroomed	4 bedroomed	5 bedroomed
Abbotsmead	13 (of which one became available)	39 (of which none became available)	6 (of which none became available)	0
Central	0	0	0	0
Dalton	17 (of which two became available)	94 (of which three became available)	4 (of which none became available)	0
Devonshire Road	0	24 (of which none became available)	0	0
Farm Street	0	0	0	0
Greengate	21 (of which none became available)	31 (of which five became available)	23 (of which three became available)	3 (of which none became available)
Griffin	0	6 (of which none became available)	0	0
Hindpool	17 (of which two became available)	30 (of which one became available)	0	0
Newbarns	298 (of which one became available)	76 (of which three became available)	7 (of which none became available)	0
Ormsgill	62 (of which one became available)	153 (of which five became available)	6 (of which none became available)	0

Area	2 bedroomed	3 bedroomed	4 bedroomed	5 bedroomed
Risedale	0	63 (of which none became available)	0	0
Roosegate	62 (of which five became available)	70 (of which four became available)	14 (of which one became available)	0
Vulcan	52 (of which two became available)	23 (of which none became available)	8 (of which none became available)	0
Walney	62 (of which one became available)	90 (of which four became available)	5 (of which none became available)	0
Miscellaneous	4 (0)	0	0	0
Total	338 (of which 15 became available)	691 (of which 25 became available)	73 (of which four became available)	3 (of which none became available)

Do you need help to manage your finances?

Our Money Management Advisor, Jo Hughes, is able to offer support with all aspects of your finances. She can help you with advice and information about benefits, advise how to manage money and budget more efficiently, prioritise your debts and assist with any issues regarding your water charges.

If you are a new Council tenant or an existing tenant needing support, please do not hesitate to contact Jo Hughes.

Telephone: [01229 876534](tel:01229 876534)

Email: jo.hughes@westmorlandandfurness.gov.uk

Do you need help with Housing Benefit & Universal Credit?

We are able to offer advice to all new tenants to claim Universal Credit. Getting it wrong can often leave new tenants with unnecessary debts against their name and make it more difficult to establish their new home.

All new tenants can request advice from our Benefit Liaison Officer, Amanda Morris, with regard to Housing Benefit/Universal Credit queries or help with an existing claim.

Amanda Morris

Telephone: [01229 876581](tel:01229 876581)

Email: amanda.morris@westmorlandandfurness.gov.uk

Do you need support with your tenancy?

Do you have a tenancy or housing problem and not sure where to turn to for help?

Neighbourhood Support Officers, Simone Singleton and Lisa Lindley, can provide enhanced support for any housing-related matter.

They offer practical assistance in completing forms, setting up and managing gas/electric/water, sourcing furniture, contacting other agencies and making referrals on your behalf to ensure you receive effective support based on your needs.

Contact Neighbourhood Support Officers

Simone Singleton

Telephone: [01229 876580](tel:01229876580)

Email: simone.singleton@westmorlandandfurness.gov.uk

Lisa Lindley

Telephone: [01229 876493](tel:01229876493)

Email: lisa.lindley@westmorlandandfurness.gov.uk

Ways in which you can 'bid' for a property

You can express an interest or bid on a property by:

- Visiting the Cumbria Choice website at www.cumbriachoice.org.uk
- Calling the Housing Service on [01229 876578](tel:01229876578) or [01229 876371](tel:01229876371)
- Making a 'bid' in person at the Town Hall

What is bidding?

Bidding is expressing an interest in a home that is advertised.

Here is a quick bidding checklist:

- See a home you like
- Check it is in an area you want to live
- Check it is the type of home you are able to bid for
- Place your bid

Customers in Bands A and B can place up to three bids per week but should only bid on properties they are genuinely interested in. Customers in Band C have unlimited bids.

Customers who have bid for and refused three offers of accommodation (including any reasonable offer made through management discretion) within 12 months of the date of their first offer, will have their priority for housing reduced for a 12-month period.

After this 12-month period of reduced preference the customer will be returned to their original Band with their original date as long as a change of circumstances has not occurred.

View vacant properties

Like and follow our Westmorland and Furness Housing Thriving Communities Facebook page to receive updates on properties currently available:

<https://www.facebook.com/WFHousing>