

Independent Living

Handbook



helpful
housing
hints
& tips



What this guide

contains

Contents



Independent Living Booklet

Introduction

When you are ready to move out of supported accommodation you will be supported by your Personal Advisor to explore your housing options, this section of the Handbook explains some of those options and gives some helpful housing hints & tips.

Looking for Private Accommodation

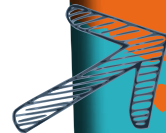
Most young people start out by moving into rented accommodation from a private landlord.

This comes in a number of shapes and sizes. The most common option is a room in a Shared House as this is the most affordable option. That said if you are in employment you may be able to afford one of the following: A Bedsit which is a small flat with a bed, living room and a kitchen all in a single room or a One Bedroom Flat depending on how much you are earning at work.

You need to make sure you can afford any new accommodation before you move in, this is an area your Personal Advisor can help you in. You may also be entitled to financial support through our Setting Up Home Allowance if the accommodation is deemed affordable and appropriate by Children Services.



You may also be entitled to financial support through our Setting Up Home Allowance.



Please below some links of where you can find places to rent privately:

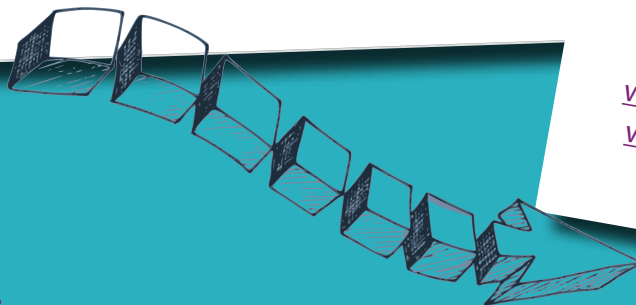
www.spareroom.co.uk

www.gumtree.com

www.roomsforlet.co.uk

www.rightmove.co.uk

www.zoopla.co.uk



Social housing

As a care leaver you will automatically receive a Local Connection in West Berkshire for the Common Housing Register as West Berkshire Council are your Corporate Parents, this gives you the option to apply for the Housing Register. Please note once accepted onto the scheme the Housing Department will access your needs as properties are allocated on a priority basis with accommodation offered to those with the greatest needs first.



a 5 Step Guide to applying for the Housing Register and link to their Website:

www.homechoicewb.org.uk/registration.aspx

Step 1: Membership

You are automatically a member of HomechoiceWB if you are accepted onto the Common Housing Register.

Step 2: Registration

Once you have applied and been accepted onto the Register you will be registered on the HomechoiceWB scheme and allocated a unique HomechoiceWB number. Your application will be classed as qualifying or non-qualifying. Applicants who are in rent arrears, deposit or rent in advance and are not making regular payments will be deferred.

Step 3: Choosing & Bidding

You can see the available properties on the HomechoiceWB website, or in the weekly HomechoiceWB leaflet. If you find a property that you would like, you can bid for it so long as you are eligible.

Step 4: Offers

If your bid is top you will be invited to view the property. All qualifying applicants will be considered before non-qualifying. If you like it, and, after all the usual checks, you are eligible, you will be offered the property. Some Housing Associations will invite the top three bidders to view the property. If the person who comes first refuses the property it is then offered to the next suitable, qualifying bidder.

Step 5: Feedback

In every edition of the weekly HomechoiceWB leaflet and on the website, we will publish the results of previous bidding cycles. This will include how many people bid for each property and the number of points the successful bidder had.

If you are living out of the west Berkshire area, then you can contact the local housing department in your area for housing advice, or talk with your personal advisor.

Council Tax Reduction & Single Persons Discount:

When you live independently you will need to pay utility bills including Council Tax, Council Tax helps pay for services such as your Bin Collection, Public Transport, Leisure Centres and Support Services. If you are the only person over the age of 18 living in a property you may be entitled to a 25% discount on your Council Tax. You may also qualify for Council Tax Reduction if you are out of work, on low earnings or still in education. Please see link below for more details:
info.westberks.gov.uk/counciltaxreduction

Universal Credit / Housing Benefit claims

When you turn 18 Children's Services **no longer** pay you a weekly allowance. If you are not working, You are expected to claim for **Universal Credit** which will be your new allowance from the government. You will only need to claim **housing benefit** if you have rent to pay.

When do I make the claim?

The claim is to be made 2 weeks before your 18th birthday.

How long does the claim take to process?

Both universal credit and housing benefit claims can take 4-6 weeks to process into your bank account after making the initial claim online.

How will I survive financially until this payment comes through?

You can ask universal credit for an '**advanced payment**', this will be paid to you immediately if you are in financial difficulty, if this is declined by universal credit Children's Services can offer a 2 week kind gesture of a payment in relation to weekly allowance. A discretionary payment of 4 weeks is available if Children's Services feels necessary.

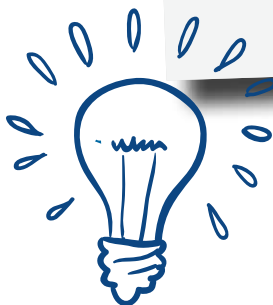


How do I make the claim?

First Part – Create account

- The claim is made online - <https://www.gov.uk/apply-universal-credit>.
- Half way down the page you will see 'start now' in a green box, click here.
- Next, you will be informed of the information you need to have with you to start this claim, make sure you have this information, then click the 'start' in the green box.
- The next 2 pages will be asking you about whether you are claiming any other benefits. Click the box relevant to you and press continue.

- Next, create a username, create a password and pick 2 security questions, **make sure you write ALL of this down**, you will need to answer your security questions when speaking to Universal Credit over the phone.
- Next section is about you. Provide your **FULL** name, date of birth and email address, this must be one you have access too. You will be asked to enter the code that has been sent to our email address.
- Now provide your mobile phone number and enter the code sent to you.
- You will be given a choice on how you would like to be contacted, make sure you chose the best option for you as you will need to pick up any messages sent to you promptly. This is important to keep your claim active.
- Lastly, you will be asked to enter your address, complete this process until you are told your 'account is created'.



Second part – completing the claim

- The first section is **'relationships'** – unless you are living with a partner or are married, you claim universal credit **a single person.**
- Next, click on **'nationality'** - you will be asked if you have been out of the UK in the past 2 years. If you click yes, you will be asked how long you were out of the UK for.
- Next, click on **'housing'** – this section will ask you if you have any housing costs, this means rent and bills, who you pay this to and some other questions about your accommodation. **This section will determine whether or not you are entitled to housing benefit, it is important this is filled out correctly.**
- Next click on **'who lives with you?'** - this question can be confusing as you may live in a house with other people but you are renting your room independently, so you would answer this section as 0 people live with you.
- Next, click on **'work and earnings'** – you will be asked if you are working, answer each question correctly.
- Next, click on **'savings and investments'** – if you have a small amount of savings, you do not need to declare this.
- Next, click on **'income and earnings'** – answer these questions correctly.

- Next, click on **'education and training'** – you will be asked if you are in any education, if you are at College you will be asked to give the information of which College you attend.
- Next, click on **'health'** – here you will be asked of any disabilities of illnesses you may have, answer correctly.
- Next, click on **'caring for someone'** – you are being asked here if you are a carer for any one, please click the correct answer.
- **Bank details** – provide your bank details. These need to be your bank details, this is the account your money will be paid into.
- **Now go back and check you have answered each section correctly.**

Submitting your claim

Someone will contact you to set a date for your first interview. During this call you will be informed of what you need to take with you. **To take this call you will need to remember your national insurance number and the answers to your security questions.**

IMPORTANT:

Make sure you regularly check your 'journal' which you will find on your universal credit home page when you sign into your account, in here you will see tasks given by your work coach, you must be complete these. If this is ignored, your claim will be **closed.**

Guide to Utilities

Gas

If you have gas connected to your property, you will need to be aware of the following:

The location of the gas stopcock / stop taps / shut off valve.

It is likely that the main gas shut off valve or tap will be near the meter. These are often housed in a cupboard in the hallway or sometimes under the stairs or even in kitchen cupboards. In a lot of buildings, the meter and adjoining stopcock will be located outside the building in a plastic box with lockable door. Please take time to locate it when you first move in and ensure you have the meter cupboard key, and know how to turn of the gas in an emergency.

What to do if you smell gas

If you can turn off the gas tap, the main stopcock, you should do this and contact your gas supplier. To report a gas or carbon monoxide emergency call the free 24 hour National Gas Emergency number on **0800 111 999**.

What is your gas meter for?

The amount of gas you use is recorded by the meter and the reading used to determine how much to charge you. Prepayment card meters read how much you have paid in advance for your gas and pipes it to your appliances. It will also take off some money to pay for a standing charge. The meter belongs to a private company, even though it may be in your home.

Electricity



Always remember that electricity can kill. Treat it with respect. Electricity comes into your home via a mains switch and meter, with sealed fuses supplied by the electricity company. When the main switch is DOWN it is off and all the electricity in your home will be cut off. When the switch is UP, all electricity will be on. The amount of electricity you use is recorded by the meter, and from reading they can tell how much to charge you. The meters are owned by the gas and electric supplier. You can pay for your gas and electricity in many ways. It is worth finding out which way will suit you best e.g. direct debit.

You will need to also pay monthly for Water, this is approx. £25 a month. And allow for Telephone, WiFi and TV Licence if you have them at the property.

Living Independently

Living in the Community & Your Rights:

When you live independently you will need to respect the people you live with and your local community. It is also vital you sign a Tenancy or Licence Agreement (see example below) before you move in, this agreement sets out what both the Landlord and Tenant are responsible for and protects you as a tenant. You also need a Tenancy Agreement for claiming benefits (see benefits section for further details).

A Tenancy Agreement should cover you for the following:

- The right to live in a property that's safe and in a good state] of repair
- The right to know the identity of your landlord
- The right to live in the property undisturbed
- The right to be protected from unfair rent and unfair eviction
- The right to have your deposit returned at the end of the tenancy (provided that you meet the terms of your tenancy agreement)



Property maintenance checklist –

- Are there any obvious hazards or potential risks. If so please record.
- Are gas fires and water heaters serviced yearly
- Is a carbon monoxide detector fitted
- Are electrical sockets sensibly loaded.
- All rooms lights free from flickering or buzzing.
- Our heating appliances securely fitted to the wall.
- Are all windows and door keys easily available in the event of fire.
- Do you have an evacuation plan remembering stairways may be blocked?
- Are smoke detectors fitted?
- Is the location of the water stop cock known by the household? Is it working and can be easily turned off?
- Is there a lock on the bathroom door?
- Is there adequate heating and lighting in the rooms.
- Our garden fences and gates secure and in good condition.
- Is the garden area kept free from animal litter?
- Are outdoor area is kept free from rubbish.
- When are the bins emptied?
- Is there a recycling method in practice?
- Where should bikes and large items be stored Are there any communal areas
- Do you know who to contact if lose the key? Who else is a key holder? When and how often the accommodation is inspected, who do you call for damages?

Please see an example of a tenancy agreement at the back of this booklet.



Registering with a Doctor

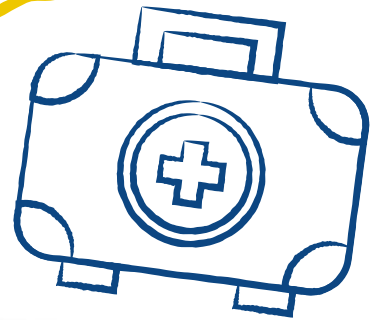
Doctors are listed on the NHS website www.nhs.uk. And you can find one in your area on the homepage.

How do I Register with a GP?

Ring your chosen surgery, or pop in, and check that they will take you. As long as you fit within their catchment area, they have a duty to help. Check whether you can register at any time, as some practices will take a limited number of people in a certain period, or only let you register on certain days of the week.

You:

will have to fill in forms giving your name and address, and that of your last doctor (to enable your notes to be sent on)
will need to provide your medical history (illnesses, current medication and how much you drink and smoke) may be asked to have urine and blood pressure tests, and be weighed and measured
will be asked for some form of ID, preferably your NHS number (visit nhs.uk for advice) usually your last doctor can help



The information you provide is confidential and useful to guide them in treating you

Complete the forms honestly - doctors should not discriminate against you. The information you provide is confidential and useful to guide them in treating you until your medical notes arrive.

Do I have to pay for my Prescription?

If you are in receipt of certain state benefits such as Universal Credits, JSA, Income Support, ESA or DLA, you will not have to pay a charge for collecting a prescription, but if you are a full-time student over 18 you may have to.

for more information on help with health costs visit the NHS website

www.nhs.uk/NHSEngland/Healthcosts.

To register with a dentist, use the same process as for the doctor, above.