

Get Ready, Set, Go!

Preparing for your new tenancy with bdht.



We understand that preparing for your home can be daunting, so we've put together some vital information to help you.

It's really important for you and for us, that you are able to maintain your tenancy with us, afford your rent and fit in with the community you are moving into.

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1. Affordability Assessment

Below are examples of what it could cost to live in a property:

One Bedroom Flat (Cost p/w based on one adult)	
Rent	£80
Gas	£10
Electric	£10
Water	£5
Mobile Phone	£5
Broadband	£5
Council Tax	£20.90
Contents Insurance	£2.31
TV Licence	£2.80
Food	£40

Total Cost
£181.07

Two Bedroom Flat (Cost p/w based on two adults and one child)	
Rent	£95
Gas	£13
Electric	£13
Water	£6.76
Mobile Phone	£10
Broadband	£7
Council Tax	£24.45
Contents Insurance	£2.77
TV Licence	£2.80
Food	£115

Total Cost
£291.49

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Below are examples of what it could cost to live in a property:

Three Bedroom House (Cost p/w based on two adults and three children)	
Rent	£120
Gas	£15
Electric	£15
Water	£8.47
Mobile Phone	£10
Broadband	£7
Council Tax	£27.94 (Band C)
Contents Insurance	£2.77
TV Licence	£2.80
Food	£145

Total Cost
£353.98

Four Bedroom House (Cost p/w based on two adults and five children)	
Rent	£140
Gas	£15
Electric	£15
Water	£9.16
Mobile Phone	£10
Broadband	£7
Council Tax	£31.42 (Band D)
Contents Insurance	£2.77
TV Licence	£2.80
Food	£170

Total Cost
£403.15

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Now it's time to complete your own assessment!

Income	Weekly	Monthly
Wages / Salary		
Pensions / Pension Credit		
Universal Credit		
Child Benefit		
Child Tax Credit		
Working Tax Credit		
DLA - Mobility		
DLA-Care & Care allow		
Maintenance		
Housing Benefit		
Council Tax Support		
Income Support/JSA/ESA		
Total Income		

Outgoings	Weekly	Monthly
Mortgage / Rent		
Secured Loan		
Ground Rent / Service Charges		
Build / Contents Insurance		
Life Ins' / Endowment		
Council Tax		
Gas		
Electric		
Water		
Car (Petrol) costs		
Car (Insurance) costs		
Car (Tax & MOT) costs		
Travel		
Internet		
Landline		
Mobile		
TV packages		
TV Licence		
Clothing / Emergencies		
Health Costs		
School costs		
Food		
Benefit Deductions		
Total Outgoings		

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Priority Debt	Weekly	Monthly
Rent		
Mortgage arrears		
Council Tax		
Gas		
Electric		
Fines / Court orders		
Maintenance		
TV Licence		
Water		
Hire Purchase		
Total Priority Debt		

Non-Priority Debt	Weekly	Monthly
Credit cards		
Overdraft		
Other loans		
Total Non-Priority Debt		

Total Income	
Less: Outgoings	
Less: Priority Debts	
Less: Non-Priority Debts	

Total Excess Income	
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Do you have any previous housing related debt, if so, you will need to discuss this before you are offered a property as this will affect your chance of being re-housed.

Can you afford this property? ☐ Yes ☐ No

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2. Money Management

There may be times when you find it difficult to make ends meet financially.
Below are some contact details for organisations that may be able to help:

Citizens Advice Bureau	0344 411 1303 citizensadvice.org.uk
National Debt Line	0808 808 4000 nationaldebtline.org
Step Change	0800 138 1111 stepchange.org
Turn2Us	turn2us.org.uk

Saving:

We save, basically, because we can't predict the future. Saving money can help you become financially secure and provide a safety net in case of an emergency.

Here are a few reasons why it's a good idea to save:

- ✓ You will need to save to pay your rent in advance
- ✓ Emergency Cushion - This could be any number of things: your washing machine breaks down or you might lose your job. You will need money set aside for these emergencies to avoid going into debt
- ✓ Saving can also be for positive action. You might want to learn to drive or go on holiday and normal weekly incomes on their own, usually aren't enough to fund these activities
- ✓ And every year, who isn't caught out by birthdays and Christmas

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Tips for saving money:

- ✓ Collect loose change and deposit it in the bank – use a piggy bank and deposit its contents when it's full
- ✓ Try being careful – Purchase cheaper non-brand items and save money
- ✓ Break a habit – Try doing one less thing which costs money and apply that money to your savings
- ✓ Have a 'buy nothing week'
- ✓ Compare costs of major items before purchasing anything

Eating on a Budget:

Starlight Centre, in Charford, run regular free sessions to help new tenants with healthy cooking and eating on a budget; Eat Smart, Spend Less. Please contact Darran or Vicky at Starlight for details of the next course.

01527 833886

Darran.moore@bdht.co.uk / Vicky.rollason@bdht.co.uk

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3. Paying Your Rent

Importance of paying your rent

Paying rent and maintenance costs for your home is a commitment you make when signing your tenancy agreement. Paying your rent is an essential element of your tenancy agreement and is the Trust's only source of income to provide and fund all our customer services as well as ensuring you will not lose your home. If you receive benefit you may pay your rent via Housing Benefit. It is important to remember that even if your rent is paid directly to us by Housing Benefit, you are still responsible for ensuring it is paid.

Unless you can demonstrate that you will be on full Housing Benefit to cover the rent for your new home, you will be expected to pay a month's rent in advance or two weeks in advance if you receive part Housing Benefit.

Non-payment of your rent is a breach of your Tenancy Agreement and we will begin proceedings to take possession of your home as soon as you fall into arrears. You will then be classed as intentionally homeless which may affect future housing applications.

I confirm that I have read and understood the above statement ☐ Yes

Importance of paying by Direct Debit

Rent is charged on the 1st of each month and should be paid that day or paid in advance prior to the 1st so that your rent account never falls into arrears.

Direct Debit is the most convenient and cost effective way to pay your rent and can be set up over the phone or by completing a Direct Debit mandate available from our office. Bdht expect new tenants to pay their rent by Direct Debit.

Once the Direct Debit is set up you do not need to do anything else, even annual increases will be dealt with for you. No payment will be taken without your consent to do so and you will be advised of any alterations if needed.

Does your bank account allow for Direct Debits to be taken? ☐ Yes ☐ No

If no, our **Basic Bank Account Information Booklet** will outline the right bank account for you.

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Welfare Reform – are you affected?

Over the last 4 years the government have introduced many changes to the benefits system. The following may not affect you currently but should your circumstances change, they could affect your income and any entitlements you are in receipt of.

Benefit Cap

The Benefit Cap is a limit on the total amount of certain benefits you can get if you are working age. The Benefit Cap will only affect you if you're getting Housing Benefit or Universal Credit. If you are affected by the cap, total income over £384.62 will be deducted from your housing costs. Your housing costs WILL be reduced.

Under Occupation

The number of bedrooms allowed under Housing Benefit and the Housing Costs element of Universal Credit depends on your age, the age and sex of your children, whether any other adults live with you, whether you qualify for an extra room because you have special circumstances. Any 'spare' rooms will result in housing costs being reduced by either 14% or 25%.

Universal Credit

Universal Credit is a monthly payment that replaces some other benefits. You may be able to claim Universal Credit if you're on a low income or out of work. How much you'll get depends on your circumstances, including your income and how many children you have. If you claim Universal Credit the above conditions will still apply.

If you think you might be affected by any of these, please talk to us.

I confirm that I have read and understood the above statement

☐

Yes

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4. Maintaining Your Home

Maintaining your home

For bdht, the properties are unfurnished without carpets and curtains except for shared tenancies. This could be different for other housing associations. Please check the advert for further details.

What we expect from you:

- ✓ To engage with the Driving Futures service, if unemployed
- ✓ To respect your property and community
- ✓ To move in to your property and not commit fraud, if you are found to have given us fraudulent information you could lose your home, get a fine or even a prison sentence
- ✓ To allow access for your annual gas service, property repairs and inspections
- ✓ To report repairs that are bdht responsibility to bdht in a timely manner
- ✓ To take out contents insurance
- ✓ To use mybdht portal to access your rent account, report repairs or general enquiries
- ✓ To not cause anti-social behaviour. Constant reports and complaints could result in the eviction from your home
- ✓ Keep us updated with your correct mobile number and email addresses

What you can expect from us:

- ✓ Annual gas service
- ✓ To carry out repairs that are our responsibility to your property
- ✓ A decent home to live in
- ✓ Online customer access
- ✓ Digital support and help to get into employment or access other services

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5. Useful Contacts

BDHT	0800 0850 160 0800 0304 254 (Out of Hours) www.bdht.co.uk facebook.com/bromsgrovehousing (Facebook) twitter.com/bdht (Twitter)
Driving Futures Team	drivingfuture@bdht.co.uk
Housing Benefit/Council Tax	01527 881213
Customer Services	01527 881288
Police	101
DWP - Universal Credit helpline	0345 600 0723
Job Centre Plus	0345 604 3719
Tax Credits	0345 300 3900
DWP - PIP & DLA	0800 917 2222
Severn Trent	0345 7500 500
Gas Leak	0800 111 999
Bromsgrove Library	01905 822722

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6. Things you might want to consider when moving into a home are:

Things you might want to consider when moving into a home are:

- ✓ Cooker (if gas, including money for connection)
- ✓ Washing machine (including money for connection)
- ✓ Fridge / Freezer
- ✓ Small goods such as kettle, toaster, microwave
- ✓ Furniture: bed, sofa, television, wardrobes, coffee table

To get an idea of how much these items cost, carry out a search on Google at places such as; Argos or Tesco etc. Newstarts in Bromsgrove, is a charity who provide low cost, refurbished items for your home, they are based in Aston Fields and have a show room that you can visit.

Communicating with bdht

It is important that you keep us updated on any changes in contact details, especially email address and mobile phone number as we contact you by email and text. This will be for things like, when your gas service is due, if you have a repairs appointment or if you want to contact us about anything.

We expect you to have an email address and use a computer so you are able to contact us digitally through the mybdht portal.

Useful Info

- ✓ Job club at Starlight Café, every Friday, between 11:00-1:00
- ✓ Digital Drop in Starlight Café, every Thursday, between 10:00-12:00
- ✓ Free Internet access points: bdht head office, Starlight Café, Crabtree Court, Any Worcestershire Library and Bromsgrove Customer Service Centre

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7. Pre-Tenancy Checklist

Do I have...

The right Bank Account to allow Direct Debits ?

☐

Yes

☐

No

One Month's Rent in Advance ?

☐

Yes

☐

No

Clear from Housing Related Debt ?

☐

Yes

☐

No

Savings for White Goods and Furniture ?

☐

Yes

☐

No