

**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 Examples

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	£ 20.9 (Based on Band A)
Contents Insurance	£ 2.31
TV Licence	£ 2.80
Food	£ 40

Total Cost
<b>£ 181.07</b>

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

Total Cost
<b>£ 291.49</b>

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Three Bedroom House (Cost p/w based on two adults & 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
<b>£ 353.98</b>

Four Bedroom House (based on two adults & 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
<b>£ 403.15</b>

***Please use the Entitled To Benefit and Budgeting tool available on our website to do your own Affordability Assessment.***

## 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  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

National Debt Line        0808 808 4000  
[www.nationaldebtline.org](http://www.nationaldebtline.org)

Step Change                0800 138 1111  
[www.stepchange.org](http://www.stepchange.org)

Turn2Us                      [www.turn2us.org.uk](http://www.turn2us.org.uk)

Entitled To                  [www.entitledto.co.uk](http://www.entitledto.co.uk)

### Housing Related Debt:

Do you have any housing related debt, previous or current? If so, you will need to clear this or discuss with us before you are offered a property as this will affect your chance of being re-housed.

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### Saving:

Saving money can help you become financially secure and provide a safety net in case of an emergency.

Here are a few good reasons why it's good 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 changes in salary or income. You will need money to 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 every year, who isn't caught out by Birthdays and Christmas

### Tips for saving money:

- ✓ Collect loose change and deposit it in the bank – use a piggy bank and deposit its content 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
- ✓ Compare costs of big items before you buy them

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

- 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. <https://newstarts.org.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 bdht'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.

When you sign for your new tenancy with bdht, you will be required to pay the following:

- A month's rent in advance.
- In addition to the month's rent in advance, you will also need to pay any residual rent for the month your Tenancy starts. E.g. if your Tenancy commences on 20<sup>th</sup> July – you would need to pay 12 days of the daily rent for July plus a month in advance.

You will be advised what to pay when we arrange the viewing and sign up.

Payment of your rent is a priority and failure to do so is a breach of your Tenancy Agreement which could result in you losing your home. We recognise, however, that customers can occasionally experience financial hardship and we are here to help you with advice and support. It is essential that you contact us as soon as you fall into rent arrears.

#### The 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 online via mybdht, 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.

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Does your bank account allow for direct debits to be taken? Y/N  
If no, we have information about bank accounts on our website.

### Welfare Reform – are you affected?

#### Welfare Reform

In recent years the government has 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 will receive if you are of 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, as a single person, your total weekly income over £257.69 will be deducted from your housing costs. If you are a couple your income over £384.62, will be deducted. Your housing costs **will** be reduced and you **will** be responsible to pay the shortfall.

#### 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, any other adults that live with you, the need for an extra room due to special circumstances.

Any 'spare' rooms will result in housing costs being reduced by either 14% (one spare room) or 25% (two or more spare rooms)

#### UNIVERSAL CREDIT (information booklet available on our website)

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.



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### Maintaining your home

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

### What we expect from you

- ✓ 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
- ✓ Employment Support





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### Useful Contacts

Bdht	0800 0850 160
Bdht out of hours	0800 0304 254
Bdht website	<a href="http://www.bdht.co.uk">www.bdht.co.uk</a>
Bdht Facebook	<a href="http://www.facebook.com/bromsgrovehousing">@bdht</a>
Bdht Twitter	<a href="mailto:contactus@bdht.co.uk">contactus@bdht.co.uk</a>
Bdht email contact	<a href="mailto:Income@bdht.co.uk">Income@bdht.co.uk</a>
Financial Inclusion Team	
 Bromsgrove District Council Housing Benefit/Council Tax	 01527 881213
 Bromsgrove District Council Customer Services	 01527 881288
 Police (Non emergency)	 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
 Cadent	 0800 111 999
 Bromsgrove Library	 01905 822722



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### 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. You can do this via mybdht online portal.

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 our online mybdht portal.

Did you know there are free Internet access points around Bromsgrove: bdht head office, The POD, Crabtree Court, Any Worcestershire Library and Bromsgrove Customer Service Centre.

### Checklist for moving in to your home

- ✓ The right bank account to allow Standing order or Direct Debits
- ✓ Rent in Advance
- ✓ Clear from Housing Related Debt
- ✓ Savings for white goods and furniture

We hope you have found this document helpful and hopefully now you are ready to move to a new home.