



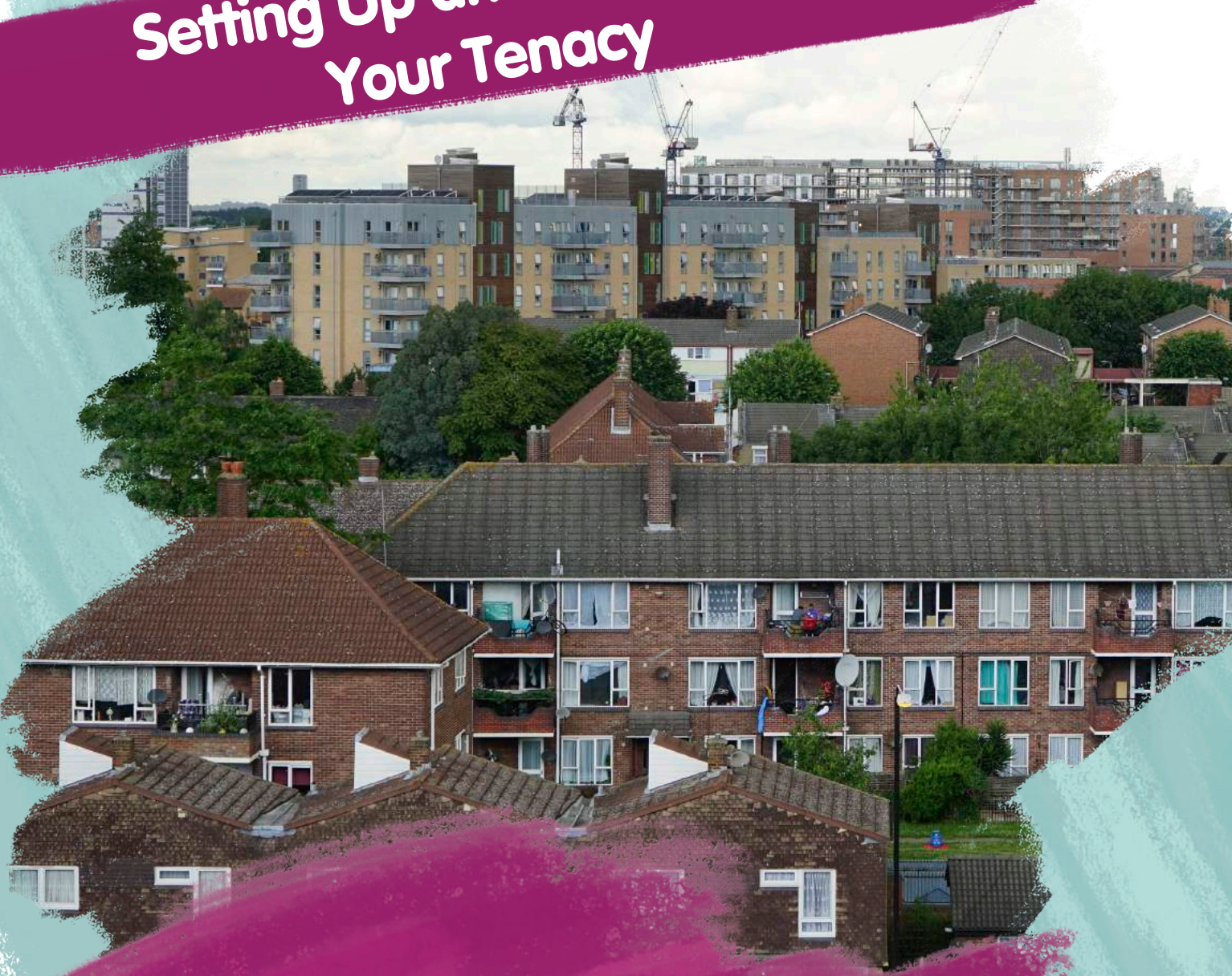
**Fulfilling
Lives in
Islington &
Camden**



**preventing homelessness
transforming lives**

LOTTERY FUNDED

**Setting Up and Managing
Your Tenancy**



Fulfilling Lives in Islington and Camden

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1. Preparing for Viewings and Tenancy Sign Up

What's needed?

Tick here when completed:

I.D - ie. Birth certificate / Passport / Driving Licence	
Bank Statements - Three Months	
Recent proof of all benefits payments	

Please ensure you have these documents before attending a viewing as you will need to take them with you.

You will also need these documents for any benefits claims for your housing costs. Housing Benefit payments will not start until all of these documents are supplied.



2. Moving In

Priority Checklist

Contact the following to set up:

Service	Contacted?	For more help, go to page no:
Housing Benefit / Universal Credit		Page 7
Council Tax		Page 9
Gas		Page 10
Electric		Page 10
Water		Page 13

IF MOVING HOME CONTACT THE ABOVE AND LET THEM KNOW THAT YOU ARE NO LONGER RESPONSIBLE FOR THE BILLS AT YOUR PREVIOUS ADDRESS AS SOON AS POSSIBLE.

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Contact to change/declare address:

Service	Contacted?	For more help, go to page no:
Benefits (JSA/ESA/Income Support etc.)		Page 14
GP		Page 14
Dentist		Page 14
Bank		
TV Licence		Page 15
Any other relevant services i.e. Probation, drug/alcohol services etc.		

Other services to contact if relevant:

Service	Contacted?	For more help, go to page no:
Mobile Phone Provider (change/declare address)		Page 15
Internet Provider (set up)		Page 15
Opticians (change/declare of address)		Page 16
DVLA (change/declare of address)		Page 16
Electoral Role (change/declare of address)		Page 16

3. How and why?

Housing Benefit

How:

When moving into Private Rented Accommodation you should apply for Housing Benefit from the borough your new property is in.

If you don't know which borough your new property is in you can check here: www.gov.uk/find-local-council. Just enter your new postcode

Most boroughs now have an online service to complete an application for Housing Benefit however some use paper forms or a phone based application. If you are unsure how to apply contact your new local borough.

Before applying for Housing Benefit you will need: proof of I.D, 3 months bank statements and proof of your entitlement to contribution based ESA.

NOTE: If you are moving from one property to another in the same borough and already have a Housing Benefit claim you can submit a change of circumstances instead of making a new claim.

Why:

You can apply for Housing Benefit to ensure your rent gets paid if you are on benefits or a low income.

Depending on your circumstances you may have to pay a shortfall on your rent.

You can check how much Housing Benefit you are likely to be entitled to be going to: www.entitledto.co.uk and using the benefits calculator.

You can check how much Housing Benefit you can get for your property in your new borough here: lha-direct.voa.gov.uk/bedroomcalculator.aspx

It's important to check whether you should be claiming Housing Benefit or Universal Credit before making a claim!

You are still able to claim Housing Benefit if:

- You have a current claim for contribution based JSA or ESA
- If your local borough has not yet moved over to Universal Credit

NOTE: If you have moved borough it is important to contact the Housing Benefits team in your old borough to tell them that you are no longer responsible for rent charges at your old address.

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Universal Credit

How:

If you are no longer eligible for Housing Benefit then you can to apply for Universal Credit online at: www.gov.uk/apply-universal-credit

To check whether you need to apply for Universal Credit go to:
ucpostcode.entitledto.co.uk/ucdate

NOTE: It's important to submit your application as soon as possible, ideally on the day you sign the tenancy agreement as Universal Credit cannot be backdated.

Why:

Universal Credit will replace your Housing Benefit as well as your other Income related benefits i.e. JSA/ESA/Income Support.



NOTE: Universal Credit is paid once a month in arrears as one payment. If you want your rent paid to your Landlord you will need to request an 'Alternative Payment Arrangement' for the 'Housing Element' of your claim and tell them why you can't manage your rent payments yourself.

Council Tax/Council Tax Support

How:

Contact your new local borough to declare your new address and to apply for Council Tax Support/Reduction.

If you are applying for Housing Benefit this may be an application for 'Housing Benefit and Council Tax Support' in which case you won't need to contact Council Tax separately but it's important to check.

If you are applying for Universal Credit you will always need to apply for Council Tax Support separately.

NOTE: If you have moved borough it is important to contact the Council Tax team in your old borough and let them know you no longer live at your old address.

Why:

Unless your Council Tax is specifically included in your rent you are responsible for making sure the Council Tax on your property is paid. If you don't let Council Tax know that you have moved into the property you may be charged for time you haven't lived there.



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Gas and Electric

How:

To find out who supplies gas and electric, you can call all the following numbers:

Gas - 0870 608 1524

Electricity - 0845 600 0102

Once you know who your supplier is you can contact them on:

Service	Pre Payment		Bills	
	Landline	Mobile	Landline	Mobile
British Gas	0800 048 0303		0800 048 0202	
EDF	0800 015 1733	0113 820 7117	0800 056 7777	0113 820 7777
EON	0345 303 3040	0345 303 3040	0345 303 3020	0345 303 3020
NPower	0345 303 3040	0330 100 3000	0800 073 3000	0330 100 3000
Scottish Power	0345 303 3040	0345 270 0700	0800 027 0072	0345 270 0700
SSE	0345 303 3040		0800 107 9639	

You will need to provide the following details:

- 1) Your name
- 2) Meter reading or amount of money currently on the meter
- 3) Your move in date
- 4) Address
- 5) Payment details

NOTE: It may be cheaper to change to a different tariff at the same or even a different company.

To compare prices you can go to:

- www.moneysavingexpert.com/cheapenergyclub
- www.comparethemarket.com/utilities
- www.uswitch.com

Why:

It's important to set up an account with your Gas and Electric provider and to tell them when you moved into the property to ensure that you don't pay for the previous tenant's bill.

It is also important to do this to ensure that your gas and electric supply isn't cut off.

Checking your Meter Reading

How:

There are several different types of meters which you may have on a credit meter. This is when you are billed for your usage after you have used the gas or electricity, so are getting it 'on credit'.

Electricity Meters

Single Rate Meter

Has only one number.

May have a decimal point. Do not include numbers after this.



Digital
Reading: 23853



Mechanical
Reading: 01180

Two rates



These have rates for different things (for example day and night or low and normal). You may have to press a button to see them, but you must write down both.

Reading: rate 1 = 2913 and rate 2 = 81562

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Dial Meter

These have a dial per number. Ignore the final one.

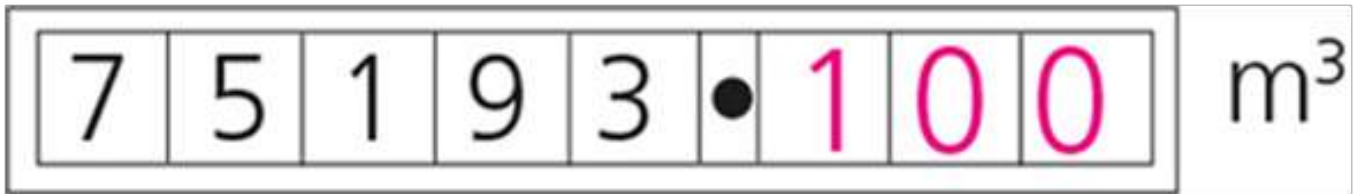
The sequence of numbers alternates in going clockwise and anti-clockwise. If it is between 2 numbers, choose the lower of the numbers.



Gas Meters

Digital

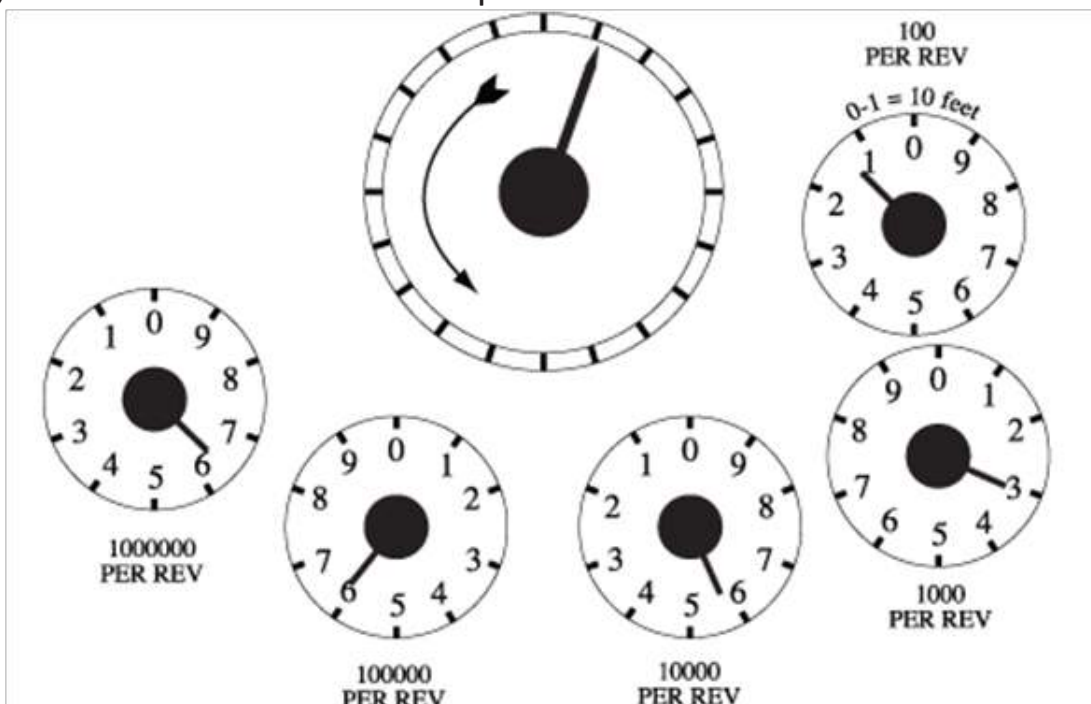
Ignore any numbers after the decimal point.



Reading: 75193

Dial

Ignore any numbers after the decimal point.



Reading: 75193

Prepayment Meters

These are provided if you pay for your gas and electricity before you use it (pay as you go). They have a slot for a key or card to go in which you will top up at a paypoint.



Why:

It's important to check the meter reading on the day you move into the property to avoid paying for the previous tenant's bill. You will need to provide this information accurately when setting up your account with your gas and electricity provider.

Water

How:

You can contact Thames Water to set up a new account by calling 0800 980 8800 or online at www.thameswater.co.uk.

When you set up your account you can mention that you are on benefits or have a low income and ask them to send of a 'WaterSure' application form with your bill to apply for a discount.

Why:

It's important to let your water provider know when you moved into your property to avoid paying for the previous tenant's bill.

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Benefits

How:

You can call your benefits provider on the following numbers to change your address:

JSA/ESA/Income Support: 0800 169 0310

PIP: 0800 121 4433

NOTE: Unless you are on contribution based JSA or ESA changing your address will trigger a move onto Universal Credit. If you apply for Universal Credit they will inform your current income related benefits provider.

You will still need to inform PIP of the change to your address if relevant.

Why:

It's important to provide your new address so that you don't miss any important letters or meetings.

If you don't change your address then your claim may be suspended when you apply for Housing Benefit as they will report a change to your circumstances but won't provide the details.

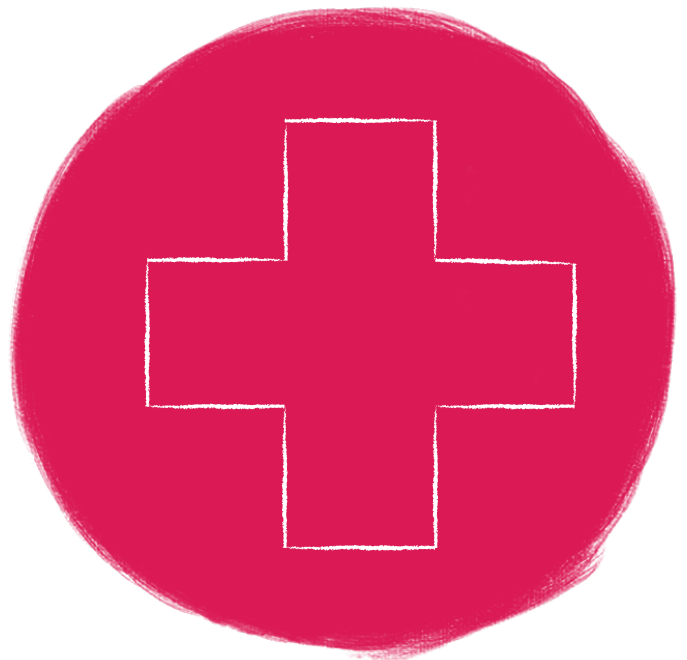
GP / Dentist

How:

For help finding a GP, dentist or other relevant health professional in your area go to www.nhs.uk/service-search and enter your post code and the service you require.

Why:

It's important to register with a GP and dentist in your local area to ensure you are able to access local health care and don't miss any important letters or appointments.



TV Licence

How:

You can set this up or change your address online at www.tvlicensing.co.uk or on the phone by calling 0300 555 0286.

Why:

If you have a TV that you watch live TV on or if you use BBC iPlayer you need a TV licence.

If you don't pay for this you could get a fine of £1000.

Note: If you have a TV or other device live TV could be watched on but do not watch live TV you should make TV Licence aware of this to avoid unnecessary proceedings against you. You should not have to pay for a licence in this case.

Mobile Phone Provider

How:

Depending on your mobile phone provider you can change your address either online or over the phone. You may also be able to do this in store.

Why:

If you have a contract phone it is important to let your mobile phone provider know that you have moved so that you don't miss any important bills or letters

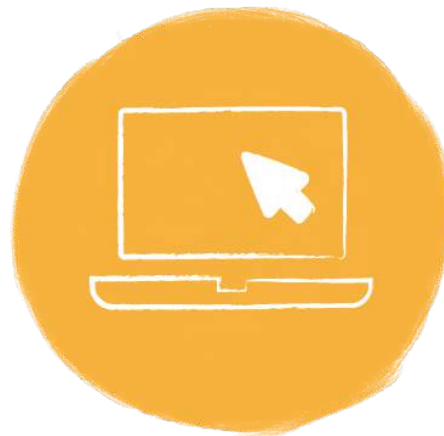
Internet Provider

How:

To set up an internet connection in your home you may need to have a phone line which you can plug it into. If you do not have a phone line you can still get an internet connection through Virgin Media.

Why:

You may want your own internet connection in your home.



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Opticians

How:

If you're registered with an opticians and need to change your address or if you need to register with one for regular appointments then you can usually do this in store.

Why:

You may want to contact your opticians or a new opticians if you need regular appointments for your eye sight.

DVLA (Driving Licence)

How:

You can change your address on your driving licence for free online at:
www.gov.uk/change-address-driving-licence

Why:

It's important to change your address with the DVLA because you can be fined up to £1000 if you don't tell them when your address changes.

Electoral Roll

How:

You can register with the electoral roll or change your address by going to:
www.gov.uk/electoral-register

Why:

Registering with the electoral roll and ensuring your details are kept up to date allows you to vote in your local area in Local and General Elections.

YOUR VOTE MATTERS

DON'T LOSE IT



4 - Rights and Responsibilities

Now that you have moved into your new property there are certain things you will be responsible for in order to sustain your tenancy. There are also certain things that you have a right to which your Landlord should take responsibility for. You should read your tenancy agreement carefully to make sure you know what your landlord expects from you and what you should expect from your landlord.

Remember this is a legally binding contract and breaking the terms and conditions outlined could result in eviction proceedings against you.

Most tenancy agreements will include the following:

	You	Your Landlord
Rent Payments	<p>Responsibilities As the tenant you have a responsibility to make sure that the full rent for the property is paid on time in line with your tenancy agreement.</p> <p>This may be by ensuring that your Housing Benefit/Universal Credit claim is up and running on time.</p> <p>This may also mean paying any shortfall on your rent that your housing related benefits isn't covering out of your other benefits/earnings.</p>	<p>Responsibilities Your landlord has a responsibility to provide you with the details you need to pay your rent including;</p> <ul style="list-style-type: none"> - How much the rent is - How often it is due - Who it is payable to and how <p>Rights Your landlord has the right to evict you from your property if your rent does not get paid and you are in 2 or more months rent arrears.</p>
Bills	<p>Responsibilities As the tenant you have a responsibility to make sure all bills relating to the property are paid unless it explicitly says otherwise in your tenancy agreement.</p> <p>Rights You have the right to ask you landlord which company supplies the utilities to your property however they may not know.</p> <p>You also have to right to change the supplier to a more affordable one if you are responsible for paying the bills.</p>	<p>Responsibilities Your landlord is responsible for letting you know which bills you are responsible for. This will most likely be outlined in your tenancy agreement</p> <p>Your landlord also has a responsibility to provide you with:</p> <ul style="list-style-type: none"> - An Energy Performance Certificate - A Gas Safety Certificate (if there is a gas supply to the property) <p>YOU HAVE THE RIGHT TO REQUEST THIS IF THEY ARE NOT SUPPLIED.</p>

	You	Your Landlord
Anti social behaviour	<p>Responsibilities As the tenant you have a responsibility to avoid involvement in antisocial behaviour in/around the property. This could include:</p> <ul style="list-style-type: none"> - Excessive, disruptive noise/behaviour - Abusive/threatening behaviour towards neighbours and/or the landlord - The use/distribution of illegal substances in/around the property <p>Rights If you are subject to antisocial behaviour from a neighbour who also rents from your landlord you have a right to report this to them.</p> <p>If you are subject to antisocial behaviour from a neighbour who does not rent from your landlord you have a right to report this either to the police or your local Council.</p>	<p>Responsibilities If you are subject to antisocial behaviour from a neighbour who also rents from your landlord then your landlord has a responsibility to address the behaviour.</p> <p>Rights Your landlord has the right to evict you from your property if you exhibit antisocial behaviour.</p>
Access to the property	<p>Responsibilities As the tenant you have a responsibility to allow your landlord access to the property if given at least 24 hours notice.</p> <p>Rights As the tenant you have a right to safe access to the property. This includes:</p> <ul style="list-style-type: none"> - Being provided with keys to the property - The right to ask for locks to be fixed/replaced if it is unsafe or not working properly 	<p>Responsibilities If your landlord needs to enter your property they have a responsibility to give you at least 24 hours notice.</p> <p>Your landlord also has a responsibility to ensure you have safe access to the property.</p> <p>Rights Your landlord has the right to access your property without notice in the case of an emergency i.e. a leak coming from your property into another property. They should still attempt to contact you first however.</p> <p>If you lose the key to your property or damage the lock yourself, your landlord has a right to request that you pay for a new key and/or a new lock to be provided.</p>

	You	Your Landlord
	<p>Responsibilities As the tenant you have a responsibility to ensure that no one else is living in the property unless they are named on the tenancy.</p>	<p>Rights Your landlord has the right to evict you from your property if you are subletting.</p>
Condition of property/repairs	<p>Responsibilities As the tenant you have a responsibility to ensure you keep the property in a good condition. This includes:</p> <ul style="list-style-type: none"> - Keeping it clean - Not damaging the property and making sure your guests don't either - Carrying out minor maintenance such as replacing smoke alarm batteries and light bulbs - Keeping chimneys and ventilation free of blockages <p>Rights You have a right to report any repair issues in the property to your landlord and to expect them to address the issues in a timely manner.</p> <p>You have a right to report the matter you the environmental health department at your local council if disrepair is putting you health/safety at risk and your landlord is neglecting their responsibilities.</p>	<p>Responsibilities Your landlord also has a responsibility to ensure the property is in a good condition.</p> <p>This includes:</p> <ul style="list-style-type: none"> - Maintaining the structure and exterior of the building (except when the building as a whole is own by someone else i.e. where your landlord owns a flat in a Council owned building) - Maintaining sinks, baths, toilets, pipes and drains - Providing heating and hot water - Providing adequate ventilation - Ensuring gas appliances are working safely - Ensuring electrical wiring is safe - Addressing excessive mould, pest control issues and any other issue which may affect your health and safety - Ensuring your property meets fire safety regulations <p>Rights Your landlord has a right to charge you for any damage that you cause to the property beyond what can be considered general wear and tear.</p>

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5 - What to do if something goes wrong...

Rent Arrears

Rent arrears for the amount of 2 months full rent can result in eviction. It is important for this reason that you ensure that your rent is always paid in full and on time.

...because of issues with Housing Benefit

If your circumstances change and you do not inform Housing Benefit then your payments can be suspended, stopped or overpaid. Contact Housing Benefit as soon as you know there is a change to your circumstances.

Changes can include: change to your address/living situation and changes to your income/type of benefits.

Suspensions: If your Housing Benefit is suspended this may result in rent arrears as they do not have to make payments for the period of time whilst of submit evidence of your change. This may result in rent arrears that you will have to pay.

Stops: If your Housing Benefit stops and your claim is closed because you haven't reported a change you will have to reapply and this will only be paid from the date to reapplied. You can apply for the new claim to be backdated but it is unlikely this will be approved. This may result in rent arrears that you will have to pay.

Overpayments: If you are overpaid Housing Benefit you will be required to pay this back. Housing Benefit can take this directly out of your payments. This may result in rent arrears that you will have to pay.

...because of a shortfall in your rent

It is important to know whether your rent is fully covered by your Housing Benefit. If it isn't then you will have a shortfall in your rent that you will have to pay yourself. If you are unable to pay these

You may be able to get short term support with this by applying for a Discretionary Housing Payment however for a long term solution you may need to move or increase your income.



Antisocial behaviour

If you behave in a way considered anti-social (acting in a way that is capable of causing nuisance or annoyance to anyone), you are at risk of eviction due to breaking your tenancy agreement.

Antisocial behaviour can include:

- Excessive, disruptive noise/behaviour
- Abusive/threatening behaviour towards neighbours and/or the landlord
- The use/distribution of illegal substances in/around the property

What to do if you are suffering from Antisocial Behaviour:

Don't try to deal with the matter yourself as this could make things worse. Talk to your Key Worker for support and advice about what to do.

You could also consider:

- Talking to a Citizens Advice Bureau advisor
- Reporting it to your local council
Go to www.gov.uk/report-noise-pollution-to-council
- Calling the police if you are at immediate risk or are feeling threatened.

Repair Issues

There are some repairs issues that your landlord is responsible for and some that you may be responsible. For details of this you should check your tenancy agreement.

If there is a repair issue that your landlord is responsible then you should report this in writing and be prepared to be available to allow access to the property.

If you have reported a repair issue several times but your landlord is not addressing it and you feel that it is causing a hazard or danger you may want to contact your local council's environmental health department. This is called something different in every borough.

For support with ongoing disrepair talk to you Key Worker at SHP or an adviser at your local Citizen's Advice Bureau.



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