

# Housing Matters for Prospective Tenants

Issue 12 | May 2016

## Managing your Money

### *Are you ready for Universal Credit?*

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

Universal Credit combines six benefits including housing benefit.

- ▶ 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 six 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 either a:

- ▶ **New Claim Advance** - you can ask for up to 50% of your UC award. This will be paid back over six months.
- ▶ **Benefit Transfer Advance**—you must have been in receipt of IBJSA, IS, IRESA, WTC, CTC or Housing Benefit within the month prior to Universal Credit claim. This will be paid back over 12 months.

You must report all changes in circumstances to the DWP either by telephoning 0345 600 0753 or visiting [www.gov.uk](http://www.gov.uk)

#### It is essential to start budgeting and prepare now:

- 1 **Make sure you have a bank account** – you will need this to receive Universal Credit.
- 2 **Decide whether you need a joint bank account**
- 3 **Check whether you can set up automated bill payments from your bank account** – you will need this to pay your housing benefit direct to us by direct debit to stop your rent account going into arrears
- 4 **Draw up a monthly budget** – our Money Management Officer can help you with this (contact details on page 3).
- 5 **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.

Below are average basic costs for running a one-bedroom flat.

| Typical example of weekly expenses for one-bedroomed flat |                |                |
|---|----------------|----------------|
|   | Single person  | Couple         |
| Rent (average)  | £72.84         | £72.84         |
| Council Tax (Band A)                                      | £16.01         | £21.35         |
| Gas/Electric (on pre-payment meter)                       | £25.00         | £25.00         |
| Water   | £6.10          | £6.10          |
| TV Licence  | £5.60          | £5.60          |
| Housekeeping (incl. food expenses)                        | £45.00         | £55.00         |
| <b>TOTAL</b>  | <b>£170.55</b> | <b>£185.89</b> |

You may also need to consider

- ▶ Mobile phone costs
- ▶ Transport
- ▶ Household Insurance

#### Job Seekers' Allowance (JSA) amounts - per week

- ▶ Age 18-24 years: Single: £57.90; Couple: £114.85
- ▶ Age over 25 years: Single: £73.10; Couple: £114.85

**Please consider this carefully before accepting a tenancy.**

We have a dedicated team of staff who are here to help anyone who needs help to sustain their tenancy. When you sign up for a property please ask for help and advice.



# Properties owned by the Council

The table below gives a breakdown of properties owned by the Council.

- The numbers in **green** 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 **red** and in brackets indicate how many of those properties actually became available for letting during April 2015 to March 2016.

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

If you want a three-bedroomed house on Newbarns, looking at the table below you will see we have **89** three-bedroomed houses on Newbarns, however, only **three** became empty during 2015/16. If you study the table, it may help you understand why there is a longer wait for certain areas.

You will note when looking at the table, the Council does not have a large turnover of accommodation. Should you wish to look at alternative options available, i.e. private rented accommodation, please contact us to make an appointment with a member of our Housing Options Team.

| AREA          | BUNGALOWS          |              |              |              | FLATS            |                |              | HOUSES          |                 |               |              |                   |  |
|---------------|--------------------|--------------|--------------|--------------|------------------|----------------|--------------|-----------------|-----------------|---------------|--------------|-------------------|--|
|               | NUMBER OF BEDROOMS |              |              |              |                  |                |              |                 |                 |               |              |                   |  |
|               | 1                  | 2            | 3            | 4            | 1                | 2              | 3            | 2               | 3               | 4             | 5            |                   |  |
| Abbotsmead    |                    |              |              |              | 35 (7)           |                |              | 15 (1)          | 45 (5)          | 6 (0)         |              | 101 (13)          |  |
| Central       |                    |              |              |              | 100 (11)         | 7 (2)          | 2 (0)        |                 |                 |               |              | 109 (13)          |  |
| Dalton        | 35 (6)             | 5 (0)        |              |              | 30 (1)           | 12 (1)         | 1(0)         | 19 (0)          | 110 (4)         | 4 (0)         |              | 216(12)           |  |
| Devonshire Rd |                    |              |              |              |                  |                |              |                 | 28 (0)          |               |              | 28 (0)            |  |
| Farm Street   |                    |              |              |              | 32 (3)           |                |              |                 |                 |               |              | 32 (3)            |  |
| Greengate     |                    |              |              |              | 7 (0)            | 16 (3)         |              | 23 (3)          | 35 (0)          | 23 (4)        | 3 (0)        | 107(10)           |  |
| Griffin       | 16 (1)             |              |              |              | 74 (5)           | 31 (1)         |              |                 | 8 (0)           |               |              | 129 (7)           |  |
| Hindpool      |                    |              |              |              | 153 (24)         | 45 (9)         |              | 17 (1)          | 32 (1)          |               |              | 247 (35)          |  |
| Newbarns      | 14 (3)             | 1 (0)        | 4 (0)        |              | 143 (11)         | 33 (4)         | 1 (0)        | 34 (1)          | 89 (3)          | 8 (0)         |              | 327 (22)          |  |
| Ormsgill      | 10 (2)             |              | 3 (0)        | 1 (1)        | 133 (35)         | 129 (25)       |              | 66 (1)          | 176 (7)         | 6 (1)         |              | 524 (72)          |  |
| Risedale      | 13 (0)             |              |              |              |                  |                |              |                 | 72 (8)          |               |              | 85 (8)            |  |
| Roosegate     |                    |              |              |              | 56 (6)           |                |              | 66 (10)         | 71 (10)         | 14 (1)        | 1 (0)        | 208 (27)          |  |
| Vulcan        |                    |              |              |              | 13 (1)           | 11 (2)         | 1 (0)        | 56 (8)          | 27 (0)          | 7 (0)         |              | 115 (11)          |  |
| Walney        | 54 (5)             |              |              |              | 144 (16)         | 16 (4)         |              | 70 (3)          | 110 (5)         | 5 (0)         |              | 399 (33)          |  |
| Miscellaneous |                    |              |              |              |                  |                |              | 6 (1)           |                 |               |              | 6 (1)             |  |
| <b>TOTAL</b>  | <b>142 (17)</b>    | <b>6 (0)</b> | <b>7 (0)</b> | <b>1 (1)</b> | <b>920 (120)</b> | <b>300(51)</b> | <b>5 (0)</b> | <b>372 (29)</b> | <b>803 (43)</b> | <b>73 (6)</b> | <b>4 (0)</b> | <b>2633 (267)</b> |  |

## The Central Access Point

People can receive housing related support for as long as it is needed. Access to support is through the Central Access Point (CAP), for those people who require short-term accommodation or floating support.



Paula Warriner is your Local Area Co-ordinator (LAC), who is responsible for the CAP in the Barrow-in-Furness area.

Local Area Coordination is a flexible and slow fix approach of supporting individuals within their community to work at setting goals and to pursue their vision of a good life. It focuses on the individuals strengths and skills and aims to improve their personal resilience preventing them from reaching crisis point. Local Area Coordination keeps the individual at the centre ensuring the support they receive is personalised and that they get a life, not a service.

For further information, please contact Paula on 07899 741 693.



Jo Hughes

### Do you need help to manage your tenancy?



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 on (01229) 876534.

## Do you need help with Housing Benefit & Universal Credit?

We are able to offer assistance to all new tenants to claim Housing Benefit or 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 assistance from our Housing Benefit Liaison Officer to assist in completing forms and ensuring sufficient information is provided to progress their claim quickly and properly. When you sign for your tenancy our staff will discuss this with you.

If you need any assistance with your existing Universal Credit claim or any further help and advice, please contact Amanda Morris our Housing Benefit Liaison Officer on (01229) 876581.



Amanda Morris

## Housing Department

Town Hall · Duke Street · Barrow-in-Furness · Cumbria LA14 2LD

Tel: 01229 876578 · email: [housing@barrowbc.gov.uk](mailto:housing@barrowbc.gov.uk) · [www.barrowbc.gov.uk](http://www.barrowbc.gov.uk) · Fax: 01229 876527

OFFICE OPENING TIMES: Monday to Friday: 9am - 4pm

Telephone enquiries : Monday to Thursday: 8:30am to 5pm (4.30pm on Friday)

## Ways in which you can 'bid' for a property

You can express an interest on a property ('bid') by:



Visiting the Cumbria Choice website at [www.cumbriachoice.org.uk](http://www.cumbriachoice.org.uk)



Calling us on (01229) 876578.



Using the automated telephone line and calling 0300 011 2160



Making a 'bid' in person at this office



Sending an SMS text message to 07537 402 596

The booklet: 'Your Guide to Choosing a Property with Cumbria Choice' is available from Housing Reception, which explains in detail how Cumbria Choice works.

## 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

Remember, you can place up to three bids every week.

**Please note:** You should only bid on properties you are genuinely interested in. You do not need to use all three bids.

Customers who have bid for and refused two 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 our vacant properties on Facebook**



"Like" us on  
**Facebook**

*Like our page*

**Barrow Borough Housing Department**  
to receive updates on properties  
currently available.

### NEWSLETTER ON AUDIO ...

The Council is committed to equality in providing its services. As part of our commitment, we will provide a copy of this newsletter on audio tape on request or in Braille.

If you are reading this on behalf of a prospective tenant who is blind or partially sighted, or if you yourself are partially sighted and would like a copy, please contact us.

### ....IN ANOTHER LANGUAGE

We can also provide this newsletter in other languages. Please call us on (01229) 876578.