



Housing Matters for Prospective Tenants

September 2022

Managing your Money

Are you ready for Universal Credit?

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

Universal Credit combines six benefits including housing element.

- ▶ 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 five 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 an Advance - you can ask for up to 100% of your UC award. This will be paid back over 12 months. This will include your rent, so you will need to pay this to your rent account.

You must report all changes in circumstances to the DWP via your online Journal. This includes your annual rent increase every April.

It is essential to start budgeting and preparing 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 element 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.

Typical example of basic weekly expenses for one-bedroomed flat

	Single person	Couple
Rent (average)	£75.33	£75.33
Council Tax (Band A)	£19.81	£26.68
Gas/Electric (on pre-payment meter)	£30.00	£30.00
Water	£6.84	£6.84
TV Licence	£3.10	£3.10
Housekeeping (incl. food expenses)	£43.20	£61.60
TOTAL	£178.28	£203.55

You may also need to consider

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

Universal Credit standard allowance

The standard monthly allowance will depend on whether you are single or claiming as a couple, and your age. There is one standard allowance for your household:

- ▶ Age 18-24 years: Single: £265.31 | Couple: £416.45
- ▶ Age over 25 years: Single: £334.91 | Couple: £525.72

Please consider this carefully before accepting a tenancy.



Tenancy Support

We have dedicated tenancy support officers who can help you sustain your tenancy.

See page 3 for more details.

Properties owned by the Council

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

- The numbers in **blue** 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** in brackets indicate how many of those properties **became available and were re-let** during 1st April 2021 to 31st March 2022.

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

As an example, if you want a three-bedroomed house on Newbarns, looking at the table below you will see we have **81** three-bedroomed houses on Newbarns, however, during 2021/22 only one of these houses became available for letting. The figures in this table may help you understand why there is a longer wait for certain areas.

As the Council does not have a large turnover of accommodation, you may wish to look at alternative options available, i.e. private rented accommodation. If you have any queries, please contact a member of our Lettings Team on (01229) 876550.

	BUNGALOWS				FLATS			HOUSES				
	NUMBER OF BEDROOMS											
AREA	1	2	3	4	1	2	3	2	3	4	5	
Abbotsmead					35 (7)			14 (0)	42 (1)	6 (0)		97 (8)
Central					102(21)	7 (1)	2 (0)					111 (22)
Dalton	35 (6)	5 (0)			29 (2)	12 (2)	1(0)	17 (0)	98 (4)	4 (0)		201 (14)
Devonshire Road									24 (0)			24 (0)
Farm Street					31 (4)							31 (4)
Greengate					6 (1)	16 (1)		22 (2)	31 (0)	23 (1)	3 (0)	101 (5)
Griffin	16 (2)				73 (12)	30 (6)			8 (0)			127 (20)
Hindpool					152 (21)	43 (3)		19 (1)	32 (2)			246 (27)
Newbarns	14 (0)	1 (0)	4 (0)		140 (12)	34 (3)	1 (0)	31 (1)	81 (1)	7 (1)		313 (18)
Ormsgill	10 (1)		3 (0)	1 (0)	132 (20)	128 (24)		64 (4)	161 (11)	6 (0)		504 (60)
Risedale	13 (1)								65 (1)			78 (2)
Roosegate					54 (7)			62 (3)	70 (4)	13 (1)	1 (1)	200 (16)
Vulcan					15 (3)	11 (0)	1 (1)	53 (3)	23 (1)	8 (1)		111 (9)
Walney	54 (5)				141 (25)	16 (2)		64 (5)	96 (1)	5 (0)		376 (38)
Miscellaneous								4 (0)				4 (0)
TOTAL	142 (15)	6 (0)	7 (0)	1 (0)	910 (135)	297(42)	5 (1)	350 (19)	730 (26)	72 (4)	4 (1)	2524 (243)



Jo Hughes

Do you need help to manage your finances?

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 or email: jhughes@westmorlandandfurness.gov.uk



Do you need help with Housing Benefit & Universal Credit?

We are able to offer advice to all new tenants to claim 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 advice from our Benefit Liaison Officer, Amanda Morris, with regard to Housing Benefit/Universal Credit queries or help with an existing claim.

Contact Amanda on (01229) 876581 or email: ajmorris@westmorlandandfurness.gov.uk



Amanda Morris

Need support with your tenancy?

Do you have a tenancy or housing problem and not sure where to turn to for help?

Neighbourhood Support Officers, Simone Singleton and Lisa Lindley, can provide enhanced support for any housing-related matter.

They offer practical assistance in completing forms, setting up and managing gas/electric/water, sourcing furniture, contacting other agencies and making referrals on your behalf to ensure you receive effective support based on your needs.

If you need assistance, please contact:

Simone Singleton - Tel. (01229) 876580
email: ssingleton@westmorlandandfurness.gov.uk

Lisa Lindley - Tel. (01229) 876493
email: llindley@westmorlandandfurness.gov.uk



Simone Singleton



Lisa Lindley

Housing Department

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Westmorland and Furness Housing Department



@WandFHousing

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



Calling the Housing Service on (01229) 876578 or 876371.



Making a 'bid' in person at the Town Hall.

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

Customers in Bands A and B can place up to three bids per week but should only bid on properties they are genuinely interested in. Customers in Band C have unlimited bids.

Customers who have bid for and refused three 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



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Facebook

Like our page

**Westmorland and Furness Council
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.