

Your Home...

What to expect
and how to
prepare.



**Clackmannanshire
Council**

www.clacks.gov.uk

Comhairle Siorrachd
Chlach Mhanann

Preparing for a Property Offer

This guide will help you prepare for a potential offer of housing.

It contains:

- Checklist of the essential goods required
- Ways to source furniture and goods
- Budgeting advice and ways to save
- Running cost of a home

If you receive an offer of housing, your property is a blank canvas and it is your responsibility to source all the goods and fittings. Your property won't be fully decorated and more than likely won't have any floor coverings or white goods.

When you do receive an offer, your property may be ready straight away and you would be expected to sign up for the property within a few days.

You will be liable for the rent once you sign up. If you have a low income and need help with the rent from Housing Benefit or Universal Credit (UC) this cannot be paid until you have moved in. If you are coming from another rented property Housing Benefit/UC will only pay for one property at a time so it is beneficial to move into your property straight away.

Homeware Essentials

Kitchen	Living room	Bedroom	Bathroom	Garden
Cooker	Couch	Bed	Towels	Lawnmower
Fridge/freezer	Tv	Mattress	Toiletries	Garden tools
Washing machine	Tv unit	Drawers/ wardrobe	Cleaning products	
Cutlery	Curtains	Bedding	Floor covering	
Crockery	Vacuum cleaner	Curtains		
Kettle	Carpet	Carpet		
Toaster				
Microwave				
Pots				
Utensils				
Mop and bucket				
Floor covering				

If the property has a garden you will be responsible for maintaining this and will need a lawnmower and other tools.

When you are offered a property have you considered who will help you transport your belongings to your new property?

Saving For Essential Goods

Credit Union

Saving with a Credit Union could help you furnish your home and provide a safety net of money for unforeseen circumstances.

To enquire or join a Credit Union;

www.clacks.gov.uk/community/creditunion/clackmannanshirecreditunion.com

or search Facebook for Clackmannanshire Credit Union

Citizens Advice Bureau

Clackmannanshire Citizens Advice Bureau can provide debt advice or budgeting sessions.

www.clackscab.org.uk

Clackmannanshire Citizens Advice Bureau
Glebe Hall
Burgh Mews
Alloa
FK10 1HS

Tel: 01259 219404

E-mail: bureau@clackscab.casonline.org.uk

Universal Credit – Budgeting Advance

You can get what is known as a 'Budgeting Advance' to help pay for emergency household costs (for example buying a new cooker or for help getting a job or staying in work).

A Budgeting Advance is a loan, and you'll need to repay it through your regular Universal Credit payments – your UC payments will be lower until you pay it back.

For more information visit;

www.gov.uk/guidance/universal-credit-advances

If you are still on JSA, ESA or Income Support you may be able to get help through a Budgeting Loan from DWP. This is repaid by deductions from your benefits.

Scottish Welfare Fund

To help furnish your tenancy you can apply for a Community Care Grant through the Scottish Welfare Fund. This is a discretionary grant scheme and funds are extremely limited. Each application is considered on its own merit/ individual basis, however the award criteria for the Fund is very strict, therefore there is no guarantee that an award will be made. Applications are made to Clackmannanshire Council.

www.clacks.gov.uk/council/welfarefund

Where To Source Items Second Hand

You may want to shop around for second hand goods and check places like;

- The Hub – Whins Road Sauchie FK10 3SA
- The Salvation Army Charity Shop – 4 Munro Road Stirling FK7 7UU
Tel 01786 448923
- Local Charity Shops
- Online selling sites eg. Gumtree, eBay, Facebook selling pages etc.

If buying items online this is at your own discretion.

Try not to jump into buying items through catalogues etc – it may look appealing having new items for £10 per month but you could end up paying double back or get into debt if payments are missed.

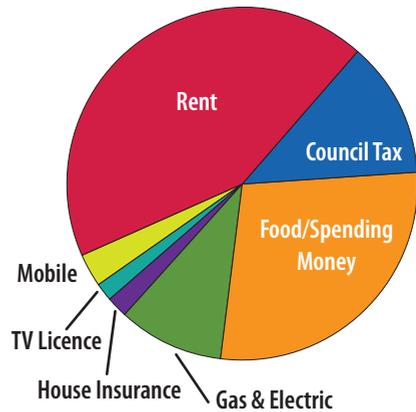
For example something worth £568.01 would cost £8 per week over 156 weeks with APR of 69.9%. This would mean you are paying back £1,248 – over double what it is worth.

By saving a little money each week while you are waiting to be housed you could afford to buy your essential goods without a loan.

Your main responsibilities	Landlord's responsibilities
To pay your rent on time	To keep your house weatherproof
To keep the noise down	To carry out necessary repairs
To report damage	To arrange a letting agreement

Cost of Running a House

	Weekly	Monthly
Rent	£74	£320
Council Tax	£20	£90
Food/Spending Money	£50	£200
Gas and Electric	£17	£70
Home Contents Insurance	£4	£15
TV Licence	£3	£12
Mobile	£5	£20
Total		£717



These are average figures per month and costs will differ for everyone. Some people will also have to consider:

- Car costs – petrol, insurance, tax, maintenance, etc
- Travel costs
- Childcare or maintenance costs
- Debt & loan repayments
- TV packages/broadband
- Pets – food, insurance, vet bills

If you are on benefits or a low income you may get help with your rent and/or Council Tax through Housing Benefit or UC.

Debt

Here are some of the things that could happen to you if you get into debt, and haven't made arrangements to repay it:

You may lose your home if you don't pay your rent

Your power supply could be cut off if you don't pay your bills

You could end up with a large fine for not having a TV licence

Try to plan what you need to spend each week to avoid getting into debt.

If you are struggling to pay bills you can get help from

Citizens Advice Bureau, Alloa - 01259 219404

Bills and Budgeting

Handy Tips

Energy

To avoid getting into debt it is important to check your bills and to phone in accurate readings if your bill has been estimated.

There are a number of payment methods. Choose the method that is best for you.

You can choose the fuel supplier that provides your fuel.

Changing supplier could save you money.

For information on cutting your fuel bills contact

Citrus Energy on 0800 221 8089 option 1

Food

Take-aways are more expensive than cooking for yourself. Don't buy all your food from local convenience stores - they tend to be more expensive than supermarkets.

Travel

Buy a season ticket which will save money in the long term. Remember you will have to keep in touch with a range of agencies – as well as your friends.

Phone

Pay-as-you-go mobiles are easier to budget as you control your level of spending.

Who Needs My New Address

When you move house it is important that you inform different services so that they have your correct details.

- The DWP (Department for Work and Pensions) and/or Job Centre
- Your employer
- Your doctor
- You may want to forward your mail from your previous address (you should speak to the Royal Mail about this and may be charged)
- Your bank

Notify the DWP of your change in Circumstances

If you are claiming any benefits you will need to inform the DWP when you move house to ensure you do not lose any payments.

This can be done by:

- Going online at www.gov.uk/report-benefits-change-circumstances
- Phoning 0800 169 0190
- Contacting your local Job Centre
- Updating your Universal Credit account

You should be aware that if you are on legacy benefits (eg JSA, ESA etc) moving to a new tenancy may result in you being moved on to Universal Credit.

If you already received Housing Benefit or Council Tax Reduction you will need to complete a Change of Circumstances form.

Advice and Assistance

If you have any questions about your housing application or would like further advice on your Housing Options please contact Housing Options Team on 01259 225115 or visit Kinraigs, Alloa.

Once you are in your tenancy support is available from

- Tenancy Management Team – you should be aware who your Housing Officer is and they can be contacted on 01259 225100 or by visiting Kinraigs Alloa.
- Home Energy Advice – Home Energy Advice Team
Kinraigs, Greenside Street, Alloa, FK10 1EB
Tel: 01259 450000 Email: fuelenergyadvice@clacks.gov.uk
- Housing Support – if you meet the criteria you could qualify for Housing Support
- Citizens Advice - www.clackscab.org.uk
Glebe Hall, Burgh Mews, Alloa, FK10 1HS
Tel: 01259 219404 Email: bureau@clackscab.casonline.org.uk



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