



Joint Policy and Planning
Board (Housing)
Working with Partners across Kent



Kent Housing Group
The Voice of Housing in Kent

Moving on or Moving in



A guide for renting somewhere to live in Kent

Contents

Types of renting

[Factsheet 1](#) Renting privately

[Factsheet 2](#) Renting social housing

About tenancies

[Factsheet 3](#) Types of tenancies

[Factsheet 4](#) Tenancy agreements

[Factsheet 5](#) Costs of running a home

[Factsheet 6](#) Help with paying your rent

[Factsheet 7](#) Planning your budget

When looking for a home

[Factsheet 8](#) Questions to ask the landlord

When you move in

[Factsheet 9](#) Moving in checklist

[Factsheet 10](#) Notifying of your new address

Living in your new home

[Factsheet 11](#) Being a good tenant

[Factsheet 12](#) Being fire safe

[Factsheet 13](#) Being energy efficient

[Factsheet 14](#) Condensation

[Factsheet 15](#) Trip switches

If you are having problems

[Factsheet 16](#) Budgeting loans

[Factsheet 17](#) Money, Debt, Savings and Loans

[Factsheet 18](#) Kent Support & Assistance Service

[Factsheet 19](#) Floating support

Useful contacts

[Useful contacts](#)

The information contained in these factsheets do not provide an authoritative interpretation of the law. If you are in any doubt about your legal rights as a tenant, please speak to the Citizens Advice Bureau or consult a solicitor.





Renting privately

Private rented housing is owned and let by private landlords.






Renting privately means there is more choice about the area and type of home you want to live in, and it's possible to find somewhere to live quickly. Your [local council](#) will be able to offer advice and assistance on finding a privately rented home. Some run private sector leasing schemes if you are homeless.

Where to look

-  Local newspapers
-  On websites (e.g. [Zoopla](#) or [Right Move](#))
-  Letting agents (most will charge a fee)
-  Shop windows, such as newsagents

Types of private rented housing

-  Room in a family home
-  Self-contained flat or house
-  Room in a flat or house with shared access to a bathroom and kitchen

Deposits

You will usually have to pay a deposit. This may be the same as one or up to two month's rent. You will get the deposit back at the end of the tenancy unless you break the rules of the tenancy agreement, such as damage the home or do not pay the rent.

Your landlord must protect the deposit under a tenancy deposit protection scheme within 30 days of taking the deposit, and provide you with certain information about how the deposit is being protected. You can apply to the county court if your landlord does not do this.

If you are not able to raise the deposit, some councils run deposit schemes (also known as bonds or deposit guarantee schemes), where they send a guarantee to your landlord for the deposit. [Kent County Council](#) also run a rent deposit scheme for people moving on from Kent Supporting People funded supported housing.

Letting agent fees

If using a letting agent to help you find a home, they usually charge a fee for their services. There may also be a non-refundable fee for a reference check. They must tell you their fees in their advertisements and are not allowed to charge you anything until you agree to take up the tenancy. They cannot charge you for registering with them or providing a list of properties available for renting.

Inventories

An inventory is a list of furniture and other items in the home including notes of any damage or disrepair. You should sign an agreed inventory with your landlord or letting agent to prevent any future disagreement on the condition of the home when you move in.

Subletting

Be wary of anyone who offers to let you rent their home if it's a social rented home. This is called subletting and can be illegal. Also, be aware that private landlords may not want you to sublet part or the entire home. This is usually mentioned in the tenancy agreement. If you need permission from your landlord to sublet all or part of your home, get this in writing.

Renting social housing

Social rented housing is owned and let by a council (local authority) or housing association (also known as registered provider).



In Kent social rented housing is allocated to people via [Kent Homechoice](http://www.kenthomechoice.org.uk). It's free to apply and you don't need to raise a deposit if you are offered a property, although some housing associations may ask for one or two weeks

rent in advance. The demand for social housing does outweigh supply, which means that homes are let to those in most need.

How to join Kent Homechoice






You will need to complete an application form to join the housing register for your area. You can do this by using the online form which you can find at www.kenthomechoice.org.uk. You will need to complete a pre-application initially, which will indicate whether you are likely to be eligible to join the housing register, before you can choose to complete a full application or not. If you do not have access to a computer, some district councils may be able to provide a paper form or will offer assistance with applying online.

The council will decide, based on your circumstances, whether you are eligible and whether you qualify to join their register and what your housing need is. Most councils now use bands to assess priority for housing.

If registered, you will be given a scheme guide that tells you all you need to know to take part. Once you receive this you can look for a council or housing association home in the area you are registered in. When you see a property you like that you are eligible for, you will need to express an interest by bidding for the home.

How to bid for homes

Kent Homechoice will advertise all council and housing association homes available to let. You can look for homes on the Kent Homechoice website or mobile phone app. You can bid daily for homes:

-  On the website
-  In person at the council offices/Gateway
-  On the mobile app
-  By text message
-  By telephone

How you will know if your bid was successful

The property will go to the applicant that has been waiting the longest within the highest priority band who qualifies for the home. If you are successful you will be contacted. You can then view the home and say whether you will take it. You do not have to take it but some local councils apply a penalty to your application if you refuse a reasonable offer.

If you need help bidding

You can ask a friend, family member or support worker to bid on your behalf. Please contact your [local council](#) if you need help bidding or advice on the process.

Types of tenancies

There are different **types of tenancy** which have different rights.



It is important you know what type of tenancy you have. Your landlord should be able to answer any questions or speak to your local [Citizens Advice Bureau](#).

Private rented tenancies

If renting from a private landlord on or after 28 February 1997, you will usually have an **assured shorthold** tenancy unless special steps are taken to set up an **assured** tenancy. If you have neither of these you may be an **occupier with basic protection** if, for example, you live in the same building as your landlord but don't share the living accommodation. Below is information about when the landlord can end the tenancy.

Assured shorthold	The landlord can only ask you to leave during the fixed term (which is usually at least six months) if they have grounds to. After the fixed term the landlord does not have to provide grounds but must give you at least two months notice and obtain a court order.
Assured	You have the right to remain in the property unless the landlord can prove to the court they have grounds for possession. They must serve you a notice which is usually two weeks or up to two months (depending on the grounds used) and they must obtain a court order.
Occupier with basic protection	The landlord will have to serve you a notice and then obtain a court order. The length of notice depends on how often you pay the rent (e.g. weekly, four weekly or monthly). If you have a fixed term, at the end of this, there is no need for the landlord to give you notice to apply for a court order.

Social housing tenancies

If renting from a council you may be given a **secure**, **introductory** or **flexible** tenancy. If renting from a housing association you may be given an **assured**, **starter** or **flexible** tenancy. Below is information about when the landlord can end the tenancy.

Secure	As long as the tenancy agreement isn't breached and legal proceedings for possession have not been started, you can stay in a secure tenancy indefinitely.
Introductory	Introductory tenancies last for one year and have most of the same rights as secure tenants but can be ended more easily. As long as the introductory tenancy isn't breached you will become either a secure or flexible tenant after one year.
Assured	As long as the tenancy agreement isn't breached and legal proceedings for possession have not been started, you can stay in an assured tenancy indefinitely.
Starter	Starter tenancies are an assured shorthold tenancy and last for one year. You will have most of the same rights as an assured tenant but the tenancy can be ended more easily. As long as the starter tenancy isn't breached you will become either an assured or flexible tenant after one year.
Flexible	A flexible tenancy is a fixed term tenancy that usually lasts between two and five years. They have similar rights to secure and assured tenancies. Six months before the end of the fixed term, the landlord will decide whether you can stay there or have to move on. Some flexible tenancies may be let on an affordable rent basis where rent is charged up to 80% of the local market rental value.

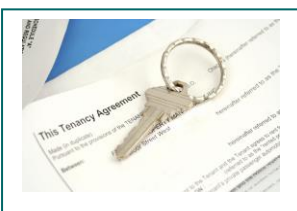
Factsheet 4

About tenancies

Tenancy agreements

A **tenancy agreement** is a contract between you and your landlord.

About tenancy agreements



A tenancy agreement tells you what rights and responsibilities you have as a tenant and also about your landlords' rights and responsibilities.

Most of the time landlords will give their tenants a written agreement but they can be verbal. Verbal agreements can be more difficult to enforce if there are disputes because there is no proof of what has been agreed. So, it is always a good idea to ask your landlord for a written agreement.

If a written agreement is given to you, read it very carefully. You will be asked to sign it so if you don't understand anything in it, ask your landlord to explain it or seek advice from your local [Citizens Advice Bureau](#).

Responsibilities in tenancy agreements

Certain responsibilities will apply for both tenant and landlord regardless of whether you sign a written tenancy agreement or not.

Tenant responsibilities	Landlord responsibilities
<ul style="list-style-type: none">✓ To keep to the terms of the tenancy agreement✓ To pay the rent on time✓ To take proper care of the property and report repairs that need carrying out✓ To be responsible for your visitors✓ To ask permission when its needed (e.g. to make improvements to the property, sublet or take in a lodger, pass on the tenancy when someone dies, run a business from a property)✓ To give your landlord access when necessary (e.g. to carry out repairs)✓ To end your tenancy properly	<ul style="list-style-type: none">✓ To protect your deposit (if renting privately) (see factsheet 1)✓ To carry out certain repairs to the property giving notice of when they will come round✓ That annual gas safety checks are carried out and you are supplied with a gas safety certificate✓ That any furniture, if supplied by the landlord, meets fire resistant regulations✓ To allow you to live in your home without unnecessary interference or harassment✓ To follow the correct procedure if they want you to leave

Factsheet 5

Money matters

Costs of running a home

There will be **costs of running a home** which you need to make sure you can afford before taking up a tenancy.



Rent and service charges

Paying your rent is a priority. If renting privately, this can be from around £440 to £820 per month for a one bedroom home or from £600 to £1020 for a two bedroom home, depending where you live. If renting from a council or housing association, the rent may be cheaper, but social housing is for those in most housing need and can be in short supply in

some areas. You may be eligible to get help with some or all of your rent if you are on a low income or claiming benefits (see [factsheet 8](#)).

Service charges are usually paid if you live in a block of flats or a sheltered scheme. They cover the costs of maintaining the shared areas and facilities.

Council tax

This is collected by your local council and used to pay for services such as policing and rubbish collection. The amount you pay depends on which band you are in. Band A properties can range from £85 to £90 per month. Band B properties can range from £92 to £100 per month.

You would normally pay your annual Council Tax charge over 10 months of the year. You may be eligible for a council tax reduction if you are on a low income or claiming benefits. Contact your [local council](#) for more information.

Water

Water can be paid either through water rates or by having a water meter. Some people have the same company for water and sewerage services and some have separate companies. The average monthly water and sewerage bill is just over £37 per month. You can find out who supplies your water at [Water UK](#).

Gas and electricity

You can have the same supplier for gas and electricity or different suppliers. The average monthly gas and electricity bill is around £59 for a small house or flat, £85 for a medium house and £120 for a large house. You may save money by having the same supplier and paying by direct debit. It's a good idea to use comparison sites such as [My Home Energy Switch](#) to find the best deal.

TV licence

If you have a TV in your home you must have a TV licence (contact [TV Licensing](#)). If you don't you could face a hefty fine. A TV licence will cost you just over £12 per month.

Landline telephone / mobile phone

There are many different providers you can choose from so prices will vary. You could pay anything from £6 to £15 per month for landline telephone rental and anything from £5 to £50 per month for a mobile phone.

Other costs to think about

Have you thought about how much you will spend on food, transport, broadband, pet bills, clothing and health care? Do you need to get furniture and white goods when you move in? There are many low cost [furniture schemes](#) in Kent that can help you.

Factsheet 6

Money matters

Help with paying your rent and Universal Credit

If you are on a low income, you may be able to get **help with paying some or all of your rent**.



If you are a council or housing association tenant, **housing benefit** is paid direct to your landlord. If you are a private rented tenant, **local housing allowance** is paid direct to you where you must then pass it onto your landlord. It is possible to have it paid direct to your landlord if you are a vulnerable person. You can check with your [local council](#).

Universal Credit is now replacing the following six main benefits and will be paid as a single monthly payment direct to claimants:

Housing benefit/local housing allowance

Income-based jobseekers allowance

Income-related employment and support allowance

Income support

Working tax credit

Child tax credit




Once you are on Universal Credit, you will need to check your on line account to see what you have to do next. It's very important that you do this.

You can find out more information on the government website: [Universal Credit](#)

If you're already claiming benefits, your local Jobcentre Plus or Tax Credits office will tell you when you have to move to Universal Credit.

The benefit cap

The benefit cap is a limit on the total amount of benefit that can be claimed by people between the ages of 16 to 64, which is:

-  £384.62 a week for couples (with or without children living with them)
-  £384.62 a week for single parents whose children live with them
-  £257.69 a week for single adults who don't have children or whose children don't live with them.

If you are living in social housing

Spare bedrooms – If you have a spare bedroom your housing benefit may be reduced by 14% for one extra bedroom or 25% for two or more extra bedrooms. You will be expected to pay the difference.

Expected to share	Not expected to share	Spare bedroom allowed
<ul style="list-style-type: none"> ✓ An adult couple ✓ Two children under the age of 16 of the same gender ✓ Two children under the age of 10 regardless of gender 	<ul style="list-style-type: none"> ✓ A child who is unable to share because of a disability or medical condition ✓ A non-resident overnight carer for you or your partner 	<ul style="list-style-type: none"> ✓ An approved foster carer who has fostered or been approved in the last 12 months ✓ Students and members of the armed or reserve forces if they intend to return

If you are living in private rented housing




How much local housing allowance you get depends on the area you live in. You can find out the local housing allowance rates for your area at the [Valuation Office Agency](#). Local housing allowance is limited depending on the number of bedrooms you live in.

If you are a single person under the age of 35 you can only get your rent covered for one room in shared accommodation where you share some facilities with other people living in the same property, such as a kitchen and bathroom. This is called the **shared room rate**. If this applies to you but you wish to live in a self-contained home, you will have to pay the difference between your rent and local housing allowance. There are some exemptions to this where the exemption may not apply if you are aged less than 35 years old. Please contact your Council for more information.

Since 1 April 2017, some 18 to 21 year olds claiming Universal Credit will not be entitled to help with housing costs. There are some exceptions to this, e.g. care leavers. For more information and the exceptions see [Universal credit for 18-21 year olds](#).

The change will only apply in Universal Credit full service areas

How to claim housing benefit or local housing allowance

-  If you are making a claim for income support, jobseekers allowance or employment and support allowance you can make your claim at the [Jobcentre Plus](#) at the same time.
-  If you are making a claim for pension credit, you can make your claim with the [Pension Service](#) at the same time.
-  If you are not claiming the above benefits, you can make your claim at your [local council](#).

If you know you are moving to a new address you can submit your claim up to 13 weeks (17 weeks if you are over 60 years) before you move.

Other help that may be available

If you are entitled to housing benefit or local housing allowance but you need further help with your housing costs, it's possible to ask your [local council](#) about applying for a **discretionary housing payment (DHP)**. DHP is time limited, but it may help you if you are having trouble paying the rent or to help cover the costs of starting a new tenancy.

For more information about the changes to welfare benefits, ask your [local council](#) or look at the Citizens Advice Bureau [AdviceGuide](#).

Factsheet 7

Money matters

Planning your budget

You can use this **budget planner** to help work out your money.

MONEY IN		£			£
Pay (after tax)			Housing Benefit		
Income Support			State Pension		
Working Tax Credit			Pension Credit		
Child Tax Credit			Other state benefits		
Child Benefit			Workplace Pension		
Jobseekers' Allowance			Child Maintenance		
Employment & Support Allowance			Non-dependant contribution		
Disability Living Allowance			Other money coming in		
Attendance Allowance			Universal Credit		
Carers Allowance			TOTAL (A)		
MONEY OUT		£			£
Household			Financial products		
Rent			Loan repayments		
Ground rent/service charges			Credit cards/store cards		
Council Tax			Hire purchase/catalogue repayments		
Gas			Pension contributions		
Electricity			Contents insurance		
Water and sewerage			Life insurance/endowment		
Food shopping			Medical insurance		
TV licence			Mobile phone insurance		
Home phone/internet/satellite etc			Car insurance and breakdown cover		
Mobile phone			Magistrates' court fines		
Other			Other		
Children			Travel		
Childcare			Getting to work		
Child maintenance			Road tax		
Other			Petrol		
			Public transport		
Other money coming out					
Clothing and footwear			Holidays		
Toiletries			Gym membership/sports		
Medicines/prescriptions			Books/magazines		
Dental and eye care			Hairdressers		
School meals/meals at work			Other		
Going out/takeaways					

Pet food and insurance		TOTAL (B)	
MONEY LEFT OVER			£
TOTAL (A) MINUS TOTAL (B)			

Working out your budget

You can work out your budget on a weekly, monthly or four weekly basis – whichever is easier for you. But keep to the same when filling out the budget sheet.

To change a weekly figure to a monthly figure

Multiply the weekly figure by 52 (weeks) and then divide this by 12 (months).

For example, if you have an income of £100 per week, on a monthly basis this is worked out as $100 \times 52 = 5,200 \div 12 = 433.33$

To change a monthly figure to a weekly figure

Multiply the monthly figure by 12 (months) and then divide this by 52 (weeks).

For example, if you have an income of £500 per month, on a weekly basis this is worked out as $500 \times 12 = 6,000 \div 52 = 115.38$

To change a four weekly figure to a monthly figure

Multiply the four weekly figure by 13 (payments) divided by 12 (months).

For example, if you have an income of £400 every four weeks, on a monthly basis this is worked out as $400 \times 13 = 5,200 \div 12 = 433.33$

If you are having problems managing your money

If you have less money coming in than going out and you are worried about debt, there are ways you can manage this. You do not have to do this on your own as there are organisations that provide free, impartial and confidential advice on dealing with debt.



The [Money Advice Service](#) was set up by the government and helps people manage their money and deal with debt.



You could contact your local [Citizens Advice Bureau](#) where advice is available face-to-face and by telephone, or look at their [AdviceGuides](#) online.



[National Debtline](#) provides a free helpline for people with debt problems on 0808 808 4000.



The [Step Change Debt Charity](#) provides a free helpline for people with debt problems on 0800 138 1111.

Factsheet 8

When looking for a home

Questions to ask the landlord

When you look for somewhere to rent, there are some **questions you should ask the landlord**. You can use this checklist to guide you.

Question	Answer		
What type of tenancy and for how long?			
How much is the rent?	£..... per week/month		
Are there any service charges? How much ?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	£..... per week/month		
Are any of the bills covered by the rent? (for example, council tax, electric etc)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Is the property furnished or unfurnished?	Furnished <input type="checkbox"/>	Unfurnished <input type="checkbox"/>	
If the property <u>is</u> furnished, is the furniture fire resistant? (see factsheet 14)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
Does the property have a smoke alarm? (see factsheet 14)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Do you allow pets in the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Is the cooker gas or electric?	Gas <input type="checkbox"/>	Electric <input type="checkbox"/>	
Is the heating gas or electric?	Gas <input type="checkbox"/>	Electric <input type="checkbox"/>	
Does the property have a carbon monoxide alarm?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Do any repairs or decorating need to be done before moving in?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Details of repairs		
Where is the stopcock? (to turn off the water)			
Where is the fuse box? (to switch off the electricity)			
Where are the gas and electricity meters?			
If a private rented property only			
Is the property self-contained or shared? (there are limits on local housing allowance for people under the age of 35 – see factsheet 8)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Does the landlord accept housing benefit/local housing allowance?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Does the landlord need a deposit? (some councils may be able to help with a deposit – see factsheet 1)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

Does the landlord need to be paid any rent in advance?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If you are going through a letting agent, are there any fees to pay?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

[Back to contents](#)

Factsheet 9

When you move in

Moving in checklist

When you have found somewhere to rent, you can use **this moving in checklist** to keep track of all the things you need to remember.

Things to remember	✓
Tenancy agreement signed and copy received (see factsheet 4)	<input type="checkbox"/>
Name and address of landlord received	<input type="checkbox"/>
Valid gas safety certificate received	<input type="checkbox"/>
Energy performance certificate received	<input type="checkbox"/>
Housing benefit/local housing allowance application form submitted if claiming (see factsheet 6) or first instalment of rent paid	<input type="checkbox"/>
All repairs and decorating carried out	<input type="checkbox"/>
Gas and electric companies contacted to read the meters before taking over the accounts (Ask your landlord who supplies your gas or electricity. If not known - for gas call the M Number Enquiry Line on 0870 608 1524 and for electricity call the UK Power Networks Electricity Supply Enquiry Service on 0845 601 5467)	<input type="checkbox"/>
Water supplier contacted to open an account (Ask your landlord who supplies your water or visit the Water UK website)	<input type="checkbox"/>
Find out when your rubbish/recycling is collected	<input type="checkbox"/>
Everyone notified of your new address (see factsheet 10)	<input type="checkbox"/>
If a private rented property only	
Information about how your deposit is being protected received (see factsheet 1)	<input type="checkbox"/>
Deposit paid and letting agency fee paid (if applicable) (see factsheet 1)	<input type="checkbox"/>
Copy of inventory received (see factsheet 1)	<input type="checkbox"/>

Notes

.....

.....

Factsheet 10

When you move in

Notifying of your new address

You will need to tell people you have moved. The below checklist can be used to **notify everyone of your new address**.




Who to notify?	✓
Family and friends	<input type="checkbox"/>
Work	<input type="checkbox"/>
Schools/colleges	<input type="checkbox"/>
GP (if moving to a new area and cannot stay with your current GP, you may need to register with a new GP)	<input type="checkbox"/>
Dentist (if moving to a new area and cannot stay with your current dentist, you may need to find a new dentist)	<input type="checkbox"/>
Optician	<input type="checkbox"/>
Council tax	<input type="checkbox"/>
Electoral registration (Contact your local council)	<input type="checkbox"/>
Car registration (Contact the DVLA)	<input type="checkbox"/>
Driving licence (Contact the DVLA)	<input type="checkbox"/>
TV licence (Contact TV Licensing)	<input type="checkbox"/>
Insurance (e.g. home contents, car, mobile phone etc)	<input type="checkbox"/>
Internet service provider	<input type="checkbox"/>
Mobile telephone provider	<input type="checkbox"/>
Gym/sports clubs	<input type="checkbox"/>
Library	<input type="checkbox"/>
Magazine subscriptions	<input type="checkbox"/>
Bank	<input type="checkbox"/>
Credit card	<input type="checkbox"/>
Loans	<input type="checkbox"/>
Working age benefits (Contact the Jobcentre Plus)	<input type="checkbox"/>
State pension (Contact the Pension Service)	<input type="checkbox"/>
Child benefit (Contact the Child Benefit Office)	<input type="checkbox"/>
Tax credits (Contact the Tax Credit Enquiry Line on 0845 300 3900)	<input type="checkbox"/>
Disability and carer's benefits (Contact the Disability Benefits Helpline on 0845 712 3456)	<input type="checkbox"/>

Factsheet 11

Living in your new home

Being a good tenant

Being a good tenant is about keeping to the rules of the tenancy agreement so you can enjoy living in your home problem free. Here are some tips below.

 <p>Always pay your rent</p> <p>If you are having problems paying your rent, talk to your landlord and also get advice from your local Citizens Advice Bureau. Failing to pay your rent may lead to your eviction, which could affect your ability to get private rented or social housing in the future</p>	 <p>Take care of your home</p> <p>Do not damage the home. Try to keep it clean and tidy. This includes any communal areas if you live in a flat, such as stairs, hallways and balconies. You must not allow any visitors to your home cause damage to it or the communal areas</p>
 <p>If you have a garden, keep it tidy</p> <p>If you are elderly or disabled and need help with maintaining your garden, contact your local council to see if they run a gardening scheme</p>	 <p>Put your rubbish out</p> <p>Your local council will be able to tell you which days the rubbish is being collected. And, if they run a recycling scheme, use it!</p>
 <p>Respect your neighbours</p> <p>Do not cause alarm, harassment, violence, or intimidation to your neighbours. This includes shouting abuse or being threatening. Remember, you are responsible for any of your visitors</p>	 <p>Keep the noise down</p> <p>This includes playing loud music, having the TV or radio on too loud or if you have a dog, letting it bark all day</p>
 <p>Do not allow anything illegal to happen in the property</p> <p>This includes things like dealing or taking any illegal drugs, or handling stolen goods</p>	 <p>Tell your landlord if any repairs need doing as soon as possible</p> <p>It is important you let your landlord into to your home to carry out repairs or gas safety checks</p>



Protect your contents

It is always a good idea to take out contents insurance to cover your personal belongings and household possessions against loss or damage. Visit [Money Advice Services](#) for advice



Don't bury your head in the sand, keep in touch with your landlord

If you have any problems regarding your tenancy, speak to your landlord about it. You can also seek advice on any housing issues you may have with your local [Citizens Advice Bureau](#). If you are renting privately and you have not been able to resolve a problem with your landlord, you can contact private sector officers at your [local council](#) for advice and assistance



[Back to contents](#)

Factsheet 12

Living in your new home

Being fire safe

Here are some **fire safety** tips to remember. If there is ever a fire in your home, do not tackle it, get out, stay out and call 999.

Do 	Don't 
Fit a smoke alarm and test it regularly You are more than twice as likely to die in a fire if you don't have a smoke alarm that works	Smoke in bed You could fall asleep and the cigarette could fall from your hand and start a fire
Plan an escape route should a fire start and tell everyone who lives with you what this is Make sure the route is kept clear and door and window keys are where everyone can find them	Leave lit candles unattended Make sure they are in a solid candle holder and away from curtains, fabric and paper. Always put them out if leaving a room or going to bed
Take care when cooking with oil and fat If oil and fat gets too hot it can cause a fire. Never put water on hot oil or fat	Overload plug sockets Too many plugs in a socket can cause it to overload and overheat. Using one plug for each socket is safest
Keep lighters and matches away from children Consider buying child resistant lighters and matches	Leave children alone in the kitchen if the cooker is on Keep saucepan handles out of children's reach
Make sure cigarettes are stubbed out and disposed of carefully Do not empty your ashtray straight into a bin. Put some water in it first to help make it safe	Buy electrical appliances <u>without</u> a British or European safety mark Having electrical appliances with a safety mark means you know they are safe to use
Always check for fire hazards before you go to bed Check for things such as whether the cooker, heater or gas fire is turned off and candles and cigarettes are put out properly	Put clothing near heating appliances They could easily catch fire, and never use heaters for drying the clothing

Furnished properties



If your landlord supplies your home with furniture or furnishings, it must be fire resistant. Check for the fire resistant symbol on the furniture. If there is no symbol, you can ask your landlord to replace it with fire resistant furniture.

Home safety visits



[Kent Fire and Rescue Service](http://www.kent.fire-uk.org) offer free home safety visits. They offer advice on keeping your home safe from fire, planning an escape route and can fit free smoke alarms. Call 0800 923 7000 or email hsv@kent.fire-uk.org.

For more information visit www.kent.fire-uk.org









[Back to contents](#)

Factsheet 13

Living in your new home

Being energy efficient

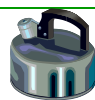
Being **energy efficient** is about using less energy which is not only good for the environment, it will also save you money.

 <h3>Central heating</h3> <p>Turning down your heating thermostat by just 1 degree Celsius can cut up to 10% off your fuel bills. The ideal indoor temperature is 18 to 21 degrees Celsius</p>	 <h3>Hot water</h3> <p>Water doesn't need to be scalding. Using less hot water and setting it to a lower temperature saves on water and heating costs</p>
 <h3>Curtains</h3> <p>Draw your curtains when it gets dark to stop heat escaping through your windows.</p>	 <h3>Lights</h3> <p>Turn off the lights when you leave a room. Adjust your curtains or blinds to let as much light in as possible during the day</p>
 <h3>TVs and DVD players</h3> <p>Don't leave appliances on standby unnecessarily. But check the manual to make sure this won't affect the appliance's memory performance</p>	 <h3>Fridges</h3> <p>Keep the fridge door shut. Don't put hot food into the fridge; cool it down first. Defrost regularly to keep it running efficiently. If it frosts quickly, check the door seals</p>
 <h3>Washing machines and tumble dryers</h3> <p>Run full washing loads, or use the economy programme. Use the lowest temperature suitable for your wash. Ensure laundry is as dry as possible before tumbling – even better, dry it outdoors!</p>	 <h3>Dishwashers</h3> <p>Run full loads and when possible use the low temperature programme unless you have very dirty dishes</p>



Pots and pans

Choose the right size pan for your food and cooker, and keep lids on when cooking. Ensure the pan covers the electric ring, or gas flames don't come up the sides of the pan. Use only as much water as needed for boiling



Kettles

Don't over fill the kettle for just one drink. Heat the amount of water you really need. If you're using an electric kettle; make sure you cover the elements. Jug-type kettles need less water as they have smaller elements

For more information visit www.energysavintrust.org.uk

[Back to contents](#)

Factsheet 14

Living in your new home

Condensation

Are your walls, windows, furniture or clothing damp? If so, you may have **condensation**.



Condensation is dampness caused when moist air comes into contact with cold surfaces such as walls, mirrors or windows. When the moist air hits the surface it condenses and forms water droplets. Condensation is often created by cooking, washing or drying clothes.



Why it is a problem?

Left untreated, condensation can lead to black mould growth which can cause serious health problems.



How can you prevent condensation?

Reducing condensation is about balancing the moisture, heating and ventilation in your home. Below are some useful tips on how to do this.

Do 	Don't 
Keep lids on saucepans and switch the kettle off as soon as it starts to boil	Block permanent ventilators or chimneys
Dry clothes outdoors or dry them in the bathroom with the door shut and window ajar	Overfill cupboards and wardrobes – make sure air can circulate

Maintain a constant warm temperature in your home	Put furniture against cold external walls
Close the door when cooking, bathing or showering to prevent steam going into colder rooms. Open a window when doing these tasks	Draught proof rooms where there is condensation or mould growth
Vent tumble dryers to the outside	Draught proof windows in the kitchen or bathroom
Keep a small window ajar or a trickle ventilator open when someone is in the room	Use bottle gas and paraffin heaters

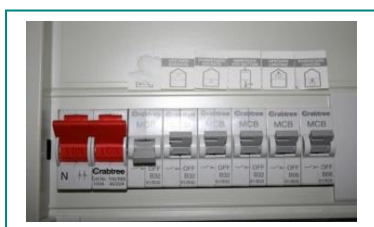
[Back to contents](#)

Factsheet 15

Living in your new home







Trip switches

When you live in your new home you will need to know how to reset a **trip switch** if ever the electricity goes off.



Modern electrical circuits are fitted with a circuit breaker fuse system. If there is a fault on the electrical system, a safety switch is tripped and the circuit is broken. When this happens you will need to reset the trip switch to get the electricity back on.

What causes electrical faults?

-  Using too many appliances at the same time
-  An appliance is faulty or misused
-  An immersion heater is faulty
-  A toaster hasn't been cleaned
-  A light bulb has blown
-  A kettle has been overfilled

Where do you find the trip switch?

The fuses and trip switches are in the consumer unit. This is commonly found in a cupboard or boxed area within your home, next to the electricity meter (although sometimes meters are outside or in communal hallways within blocks of flats).

How do you reset a trip switch?

1. Open the cover on the consumer unit so you can see the trip switches
2. Check which switches have been tripped to the OFF position
3. Flick the switches back to the ON position

If the trip goes off again, it is likely you have a faulty appliance. You will need to identify which circuit is being affected and which appliance has a safety fault.

How do you identify a faulty appliance?

1. Unplug all appliances
3. Switch the tripped switch to the ON position
4. Plug in the appliances and switch on lights one at a time to see if it trips again
5. If the trip switch goes again there is a fault with that appliance
6. Turn off the faulty appliance, unplug it and reset the trip switch

If you cannot identify the problem, you must notify your landlord immediately so an electrician can be instructed to investigate and resolve the problem. Never touch the electricity company's fuse and seals.

[Back to contents](#)

Factsheet 16

If you are having problems





Budgeting loans

If you need help with the costs of moving you may be able to get a **budgeting loan**.

Budgeting loans are paid from the Social Fund. They are interest free so you only pay back what you borrow.

Who can apply?

You can apply for a budgeting loan if you have been claiming certain income-related benefits for at least 26 weeks, including:

-  Income Support
-  Income based Jobseeker's Allowance
-  Income related Employment and Support Allowance
-  Pension Credit

How much can you borrow?

the lowest amount you can borrow is £100. You could get up to:

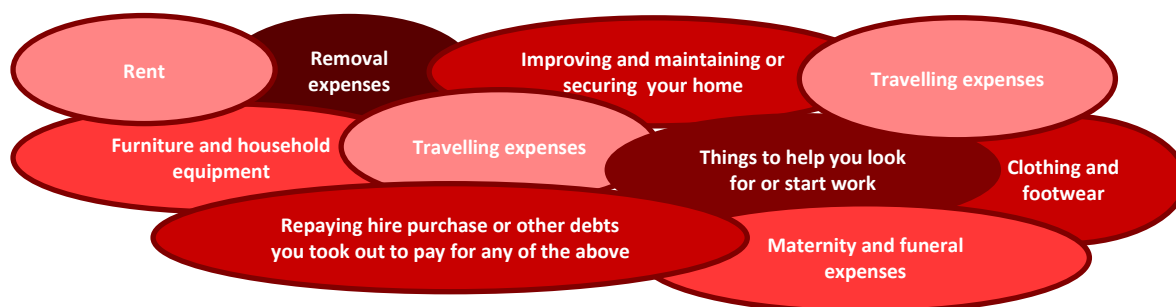
£348 if you're single

£464 if you have a partner

£812 if you or your partner claim Child Benefit.

The amount you will get will depend on whether you are single, have children, have any savings, already owe money to the Social Fund and whether you can pay the loan back.

What can you spend it on?



How do you pay it back?

The loan is paid back within two years through deductions in your benefits.

How to apply

Claim forms can be obtained at [Gov.uk](https://www.gov.uk). If you do not agree with a decision made on your application, you can ask for the decision to be reviewed.

For more information visit www.gov.uk

[Back to contents](#)

Factsheet 17

If you are having problems

Money – Debt, Savings and Loans

Are you in debt?

If you're struggling with debt, it can be hard to know where to turn. But with lots of free advice services available across the UK, you can find help in a way that's best for you – the money advice service has information that can help ,you will find this online at [debt advice](#)

Alternatives to Pay day loans

If you need to borrow money and are thinking of getting a payday loan, stop to consider your options. Although easy to set up, a payday loan can quickly turn into a problem debt for many people. It can also affect your credit rating if you don't pay it back on time, see [payday loans](#)

Credit Unions

All credit unions offer savings accounts and loans. Many offer a wide choice of additional products such as junior savings accounts, Christmas savings accounts, prepaid debit cards, insurance products, cash ISAs and in some cases even mortgages.

Kent Savers Credit Union was set up in 2010 to provide affordable financial services to the people of Kent. Kent Savers is a financial co-operative, owned and controlled by our own members and running on a not-for-profit basis.




Their main aims are to promote saving and provide our members with loans at reasonable rates, so that they feel in control of their own money. They can be a safer and cheaper alternative to other money lending sources, including payday loans, doorstep lenders and loan sharks, and more accessible than high street banks, who can make it difficult for people with a poor credit history to borrow money – for more information see [Kent Savers](#).

Kent Support & Assistance Service

The **Kent Support & Assistance Service** may be able to help if you are having serious money problems or facing a crisis.




What is the Kent Support & Assistance Service?

The scheme does not offer money but it does provide goods and/or services for people in exceptional difficulty. The scheme is discretionary and may be able to help if you have no means of support and if you need support to:

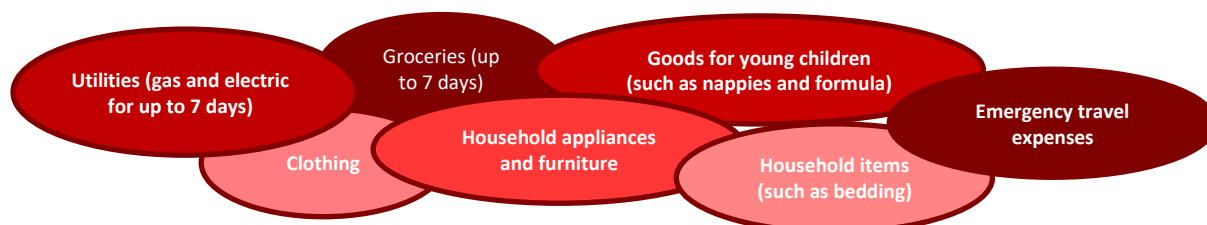
-  Cope with an emergency
-  Remain in the community rather than moving into care
-  Return to the community after being in care or an institution

Who can apply?






You can apply if you are:

-  Aged 16 or over
-  Live in Kent
-  Claiming means tested welfare benefits or are on a low income

What support does it include?



What support is not included?

-  A need that occurs outside of Kent (unless moving to Kent to escape domestic abuse)
-  Running costs of any motor vehicle
-  Distinctive school uniform or equipment, or sports clothes for school use
-  Medical, surgical, optical, aural or dental services
-  Housing costs, such as repairs and improvements, rent and other accommodation charges

How to apply

You can apply online at [Kent County Council](https://www.kent.gov.uk/ksas), or by calling 0300 333 5700, or by email to ksas@kent.gov.uk. If you need support accessing the service you can go to a [Gateway](#) or your local [Citizens Advice Bureau](#). Before you apply you will have been expected to have claimed any Department for Work and Pensions (DWP) benefits, grants and loans, such as budgeting loans, which are appropriate in your circumstances.

Factsheet 19

If you are having problems

Floating support

Floating support is a free service that offers housing related support for short periods of time to vulnerable people in any type of housing.



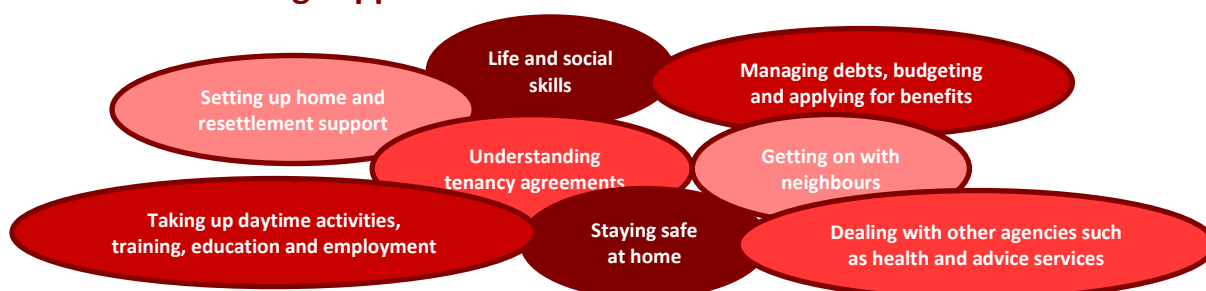
The aim of floating support is to help people who are having difficulties with their housing situation to remain independent and resolve the difficulties they are having. The support can range from a few weeks up to one year. It will 'float' away to someone else who is in need when you no longer need it.

Who can apply?

You can apply, for example, if you:

- Are homeless or at risk of losing your home
- A teenage parent
- A woman or man fleeing domestic abuse
- A refugee with leave to stay in the country
- Have a learning or physical and/or sensory disability
- Recently came out of prison or are due to be released
- A young person leaving care
- An older person
- A traveller
- Living with HIV/AIDS
- Have mental health problems
- Have drug or alcohol problems

What does floating support include?



What floating support does not include

- Personal care, like washing and dressing
- Specialist counselling or treatment
- Property maintenance or removals
- Healthcare and medication
- Childcare
- Supporting people to go on holiday

How to apply

You can refer yourself or someone else can refer you as long as you agree. You can get the help you need by filling in a form and sending it to the Supporting People Team. Contact the Supporting People Team on 03000 41 41 41 or email supportingpeopleteam@kent.gov.uk or write to Kent Supporting People, Kent County Council, Room 4.02, Sessions Housing, Maidstone, Kent, ME14 1XQ.

Useful contacts

District Councils

Ashford Church Road, TN23 1AS www.ashford.gov.uk 01233 331 111 Housing Advice 01233 330 688 Benefits 01233 333 111 	Canterbury Military Road, CT1 1YW www.canterbury.gov.uk 01227 862 000 Housing Advice 01227 862 518 Benefits 01227 862 300 	Dartford Home Gardens, DA1 1DR www.dartford.gov.uk 01322 343 434 Housing Advice 01322 343 907 Benefits 01322 343 705 
Dover White Cliffs Business Park, CT16 3PJ www.dover.gov.uk 01304 821 199 Housing Advice 01304 872 265 Benefits 01304 872 199 	Gravesham Windmill Street, DA12 1AU www.gravesham.gov.uk 01474 564 422 Housing Advice 01474 337 366 Benefits 01474 337 710 	Maidstone King Street, ME15 6JQ www.maidstone.gov.uk 01622 602 750 Housing Advice 01622 602 440 Benefits 01622 602 557 
Sevenoaks Argyle Road, TN13 1GT www.sevenoaks.gov.uk 01732 227 000 Housing Advice 01732 227 000 Benefits 01732 227 000 	Shepway Castle Hill Avenue, CT20 2QY www.shepway.gov.uk 01303 853 000 Housing Advice 01303 853 300 Benefits 01303 853 555 	Swale East Street, ME10 3HT www.swale.gov.uk 01795 417 850 Housing Advice 01795 417 511 Benefits 01795 417 555 
Thanet Cecil Street, CT9 1XZ www.thanet.gov.uk 01843 577 000 Housing Advice 01843 577 277 Benefits 01843 577 552 	Tonbridge & Malling Gibson Drive, ME19 4LZ www.tmbc.gov.uk 01732 844 522 Housing Advice 01732 876 067 Benefits 01732 876 376 	Tunbridge Wells Mount Pleasant Road, TN1 1RS www.tunbridgewells.gov.uk 01892 526 121 Housing Advice 01892 554 606 Benefits 01892 554 601 
Medway Council Gun Wharf, Dock Road, ME4 4TR www.medway.gov.uk 01634 333 333 Housing Advice 01634 334 433 Benefits 01634 332 222 	Kent County Council County Hall, Maidstone ME14 1XQ www.kent.gov.uk 03000 41 41 41 Open Monday to Friday 8am - 6pm with emergency calls taken 24 hours a day 	

Gateways

Ashford Church Road, Ashford, TN23 1AS Monday, Tuesday, Wednesday, Friday 9am – 6pm Thursday 9am – 8pm Saturday 9am – 5pm	Dover 69-71 Castle Street, Dover, CT16 1PD Monday to Friday 9am – 5pm Saturday 9am – 1pm	Gravesham Civic Centre, Windmill Street Gravesend, DA12 1AU Monday to Friday 9am – 5pm
Maidstone King Street, Maidstone, ME15 6JQ Monday 9am - 4.30pm Tuesday 9am – 4.30pm Wednesday 10am – 4.30pm Thursday 9am – 4.30pm Friday 9am – 4.30pm	Sheerness High Street, Sheerness, ME12 1NL Monday, Tuesday, Thursday, Friday 9am – 5pm Wednesday 9am – 6pm Saturday 9am – 5pm	Tenterden 2 Manor Row, High Street, Tenterden, TN30 6HP Monday to Friday 9am – 5:30pm Saturday 9am – 4pm
Thanet Cecil Street, Margate, CT9 1RE Monday to Friday 9am-5pm Afternoons are by appointment only. Homelessness drop in advice from 9am-12.30 only.	Tonbridge Tonbridge Castle, Castle Street, Tonbridge, TN9 1BG Monday to Friday 8.30am – 5pm Saturday 9am – 5pm Sunday 10:30am – 4:30pm	Tunbridge Wells 8 Grovesenor Road, Tunbridge Wells, TN1 2AB Monday, Tuesday, Wednesday, Friday 9am – 5pm Thursday 9am – 6:30pm Saturday 9am – 1:30pm

Citizens Advice Bureau

Ashford Seabrooke House, Church Road, Ashford, TN23 1RD 01233 626 185	Canterbury 3 Westgate Hall Road, Canterbury, CT1 2BT 01227 452 762	Dartford Trinity Resource Centre, High Street, Dartford, DA1 1DE 01322 472 979
Dover Maison Dieu Gardens, Maison Dieu Road, Dover, CT16 1RW 01304 202 442	Gravesham Civic Centre, Windmill Street, Gravesend, DA12 1BA 01474 361 239	Maidstone 2 Bower Terrace. Tonbridge Road, Maidstone, ME16 8RY 01622 752 420
Sevenoaks Buckhurst Lane, Sevenoaks, TN13 1HW 01732 440 488	Shepway Folkstone Library, 2 Grace Hill, Folkstone, CT20 1HD 0844 449 4118	Swale 43 Stone Street, Faversham, ME13 8PH 0844 499 4125 17 Station Street, Sittingbourne, ME10 3DU 0844 449 4124 12-14 Hope Street, Sheerness, ME12 1QH 0844 499 4124
Thanet The Old Town Hall, Market Street, Margate, CT9 1EU 01843 225 973	Tonbridge & Malling 3-4 River Walk, Tonbridge, TN9 1DT 01732 440 488	Tunbridge Wells 5th Floor, Vale House, Clarence Road, Tunbridge Wells, TN1 1HE 01892 533 880
Medway Kingsley House, 37-39 Balmoral Road, Gillingham, ME7 4PF 01634 383 760	www.citizensadvice.org.uk 	

Shelter Housing Advice Helpline

0808 800 4444 8am–8pm on weekdays and 8am– 5pm on weekends	www.shelter.org.uk 
--	--

