SILVER BIRCH CARE
16+ ACCOMMODATION & SUPPORT SERVICES

PREPARING FOR ADULTHOOD

KEY INFORMATION FOR LOOKED AFTER YOUNG PEOPLE AND CARE LEAVERS

This guide has been put together to give you (young people in or leaving care) information and advice to help prepare you for adult life. The experience of leaving care and starting life as an adult is different for everyone. It can be a time of joy, discovery, worry, excitement, and many other emotions – possibly all rolled into one! But one thing that applies to everyone is the fact that the more you know, the better.

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YOUR RIGHTS

Everyone leaves care at 18 but you are still entitled to support after you leave. This will be provided by the local authority who supported you while you were in care and there are other organisations who can also provide support.

Your local authority must provide you with support until you're 25. When you leave care, there'll be a meeting to help you work out what you're going to do next.

- At age 16, you'll be given a plan to help you make the transition from care to independent life.
- When you turn 18 you're no longer in care, but your local authority must still provide you with some support, including a Personal Advisor and plan.
- When you reach 21 you can continue to get help and advice from the local authority and a Personal Advisor until you're 25 if you want to.

What the local authority must do to help you

- Provide a Personal Advisor who stays in touch with you once you've left care.
- Carry out an assessment to find out what advice and support you need - they must also prepare a plan to make this happen (called a 'Pathway Plan').
- Make sure you've got somewhere to live and enough money (until you turn 18).

Every local authority in the country must publish something called the 'Local Offer' this is all about what they will do to support young people as they leave care. The Local Offer contains information on:

- Key contacts
- Accommodation
- Education, employment and training
- Finances
- Your health
- Participation in society
- Additional support
- Young people with disabilities

Who can help you understand your rights?

Your social worker and any other adults who work with you can help explain your rights to you and will support you to understand them.

You should speak to your social worker or other adults who work with you if you have any questions related to your rights.

HAVING YOUR SAY

As a young person in the care system, you also have the opportunity to influence the service and support you receive. Getting involved in projects to help improve care for you and others will also help you learn new skills and have experiences that you could add to your CV.

Children in Care Councils

Most local authorities will have a Children in Care Council. Usually these will offer the opportunity for young people in care and care leavers to discuss and influence the service they receive. In some authorities this might involve speaking to senior officers or elected councillors who make decisions about the service you get and how it is funded. In other authorities, the In Care Council spends more of its time representing the views of others or creating projects to raise awareness of relevant issues.

If you want to find out about your authority's Children in Care Council or other ways in which you can contribute, talk to your social worker or leaving care worker. You may have a participation officer you can talk to.

The Pledge

Your local authority should have a 'Pledge' to all children in care and care leavers. The Pledge should set out exactly what you can expect from your local authority. It should also tell you what you can do if you feel that the Pledge is not being met. It's likely that your Children in Care Council will have been involved in creating the Pledge and they will probably be involved in making sure the local authority sticks to it.

If you think your local authority is not meeting its pledge to you, you should speak to your social worker, leaving care worker or a member of the Children in Care Council.

Care Leavers Organisations

If you are passionate about issues relating to leaving care and care leavers and want to have a say and make a difference, you could get involved with a care leavers group. Some leaving care services run groups for care leavers. They may organise activities for young people or run a consultation event looking at how services for young people can be improved. They can be fun, and you may get rewarded for attending, like doing a fun activity every couple of months.

As well as an opportunity to meet other young people and make new friends, these groups have the potential to really make a difference for other young people.

A National Voice (ANV) and the Care Leavers Association are national organisations for adults and young people who are in care, are care leavers or who left care a while ago. ANV aims to give a voice to young people in the care system around England and to promote positive change. The Care Leavers' Association campaigns on care issues and helps those who have been in care to meet and discuss issues that are important to them.

Other leading charities working with care leavers include National Care Advisory Service, The Prince's Trust, The Who Cares? Trust, Barnardo's and The Children's Society. These organisations may be linked in with your Leaving Care Service. Ask your Personal Advisor for more information.

Your right to vote

You might be interested in politics, you might not. However you feel about it, politics is interested in you. Everything that you see around you in your community is influenced by politics. At a local level this is through your local authority, the one that has a legal responsibility for your care. At a national level, it is the government and parliament that create the law, policies and distribute the money that controls the services you receive locally. There's no escaping politics!

You need to be a British, Irish, Commonwealth or European citizen to vote. You cannot vote if you are serving a prison sentence, have been found guilty in the past five years for corrupt or illegal practices in connection with an election, or have mental health issues which prevent you from making a 'reasoned' judgement.

When you turn 18, you can register to vote. If you've been at the same address for a while, the householder will have completed an electoral registration form. This form lists everyone in the house and their age. As soon as you're 17 you should be included on the form by the householder. This helps the local authority know that when they send out the form the next year, they should expect you to be 18 and eligible to vote.

If you don't think you are registered and you want to be, contact the local authority to ask about registering. They will send you a form. Once you are registered you will receive a voting card whenever there is an election either in your local authority ward, for a national or European election or for a referendum (this is when the whole country votes on one issue).

BENEFITS

What are benefits?

Benefits are payments you can receive from your local authority or the government to help you financially. Some are for when you're not working at all, some are designed to help improve your income if you're not getting paid much and some are called grants and can help you get things to help you when you move into accommodation.

What benefits are you entitled to?

The government is moving all benefits to just one called Universal Credit. You are entitled to this if you:

- Are struggling to pay the bills.
- Have lost your job and have no income.
- Have a disability or illness that stops you from working.
- Have expensive childcare costs.
- Are caring for someone.

You usually need to be 18 years of age, but you can get it at 16/17 years old under some circumstances. If you are a care leaver this will be when you:

- Have limited capability for work.
- Are awaiting an assessment to determine whether you have limited capability for work and has a statement given by a registered medical practitioner which provides that the person is not fit for work.
- Are responsible for a child.
- Are a member of a couple and the other member of which is responsible for a child or a qualifying young person (but only where the other member meets all the basic conditions of uc entitlement).

If you are not a UK citizen the rules can be complex. The below link may help, and if you have someone supporting you then you can also speak to them for advice:

- www.childrenslegalcentre.com/?sfid=132&_sft_resource_topic=support-for-care-leavers

When you claim Universal Credit there are requirements attached to it and you will be put into one of four groups. These are called Work Groups and they mean that you have to do certain things to make sure you still receive Universal Credit.

They are:

1) **All work-related requirements** – People in this group are deemed ready for work and are expected to look for and be available for work.

2) **Work preparation** – People in this group are not considered ready for full-time work but are expected to prepare themselves for working. This includes people with a disability or health condition which means they have a limited capability for work. It also includes people with a two-year-old child.

3) **Work-focused interviews** – In this group you are not expected to look for work but are required to attend occasional work focused interviews to make sure you do not lose touch with the labour market. This group includes lone parents and primary carers for children aged one.

4) **No work-related activity** – People in this group have no work condition as they are not considered to be able to work at all. This includes people with a disability or health condition which prevents them from working or who are carers, lone parents or the primary carer for a child under the age of one. This would also include those who meet the criteria as full-time students.

How to apply for Universal Credit

You can make a claim for Universal Credit directly on the government website. To make a claim you must set up an online account and make sure you make a claim within 28 days of setting it up.

Applying online is the easiest way to apply for Universal Credit but if you can't access the online application, you can ring this number to make a claim: 0800 328 5644.

To make a claim you will need the following information:

- Your bank, building society or credit union account details (call the universal credit helpline if you do not have one).
- An email address.
- Information about your housing, for example, how much rent you pay.
- Details of your income, for example, payslips.
- Details of savings and any investments, if you have any.
- Details of how much you pay for childcare if you're applying for help with childcare costs.

You also have to verify your identity online. You'll need some proof of identity for this, for example, your:

- Driving licence.
- Passport.
- Debit or credit card.

(If you can't confirm your identity online because you don't have the right ID they will call you.)

Universal Credit in Action have produced useful video guides for care leavers claiming Universal Credit. You can access their YouTube channel here.

ESOL

If you are ESOL (i.e. English is your second or a foreign language) and are allowed to work or can apply for Universal Credit, you will need a National Insurance number but can use your ARC in the interim.

You can apply for a NI number online on the GOV.UK website or ring: 0800 141 2079. This is a new service that started recently. However, please note that the waiting time is minimum 16 weeks.

Where can you go if you need help?

If you have someone working with you, either a social worker or someone who can provide support to you where you live, you should ask them for help. They should be able to support you through the application process and help make things easier for you.

There are dedicated advisors within the Job Centre who work with Care Leavers (these are called Single Points of Contact or SPOCS). Or you can visit Citizens Advice who will give advice (but won't always help you complete the application form).

You could visit the local library to get internet access if you need it to complete the form but be aware the library sometimes puts time limits on how long you can use the internet and you will need quite a while to fill in the form online.

You will have to have an interview with someone called a Work Coach who works for the government and will deal with your claim, they are based at local job centres.

Sanctions

When you claim Universal Credit you have to agree to a Claimant Commitment. This sets out what you agree to do and is linked to the four Work Groups we covered above.

If you don't meet what is in the Claimant Commitment and don't have a good reason (which is accepted) you can be sanctioned, which means you will have money taken away from your benefit claim and in serious cases, your whole payment can be stopped. For example, you have an interview arranged and miss the interview or you miss an appointment with your job coach.

Sanctions can be high and will really affect your finances, they can also last a long time (up to 91 days) and are charged on a daily rate. If you are under 25 this is set at £8.40 per day.

There are hardship payments available for some people who are sanctioned, but these are loans and would need to be repaid.

Debt

When you are claiming benefits it is possible to get in debt. This happens through overpayment which means you have been given more money in your benefits then you should have been.

One way to avoid this is to always be completely honest about your circumstances when you are asked, if you're not and you receive too much money you will have to pay it back and this can make a difficult situation even harder.

Claiming benefits can be a difficult and frustrating process and often things won't be as quick as you would like. The average time to receive and deal with a claim for Universal Credit is currently five weeks but sometimes it can be a lot longer.

You can ask for an advance payment if you need money sooner, but this is a loan and you will have to pay it back through your regular payments once your claim has been dealt with and your payments are set up. If you are approved for an advance payment you should get this in three working days.

UNIVERSITY

Applying to university

If you are attending a school or college, they will probably be able to help you with your application to university. Most people apply to university when they are in year 13 at school or college but you can apply to go to university at any time as long as you are working towards or have already obtained the qualifications to study what you want to do at university.

You will need to look online at the university websites to find out what qualifications you need to study each course.

Most university courses start in September and there are strict deadlines when you need to apply for a course. This could be as early as the October in the year before you want to go to university. All university applications go through a charity called UCAS. Their website www.ucas.com gives further details and the exact dates you need to apply by.

Applying If you are a care leaver

When you complete a UCAS application there is an option to select if you are a care leaver. This is very important as it will provide access to additional financial support. Also, it's worth noting that some universities offer alternative entry routes to certain courses based on life and work experience rather than academic achievement. Each university will have its own information on whether this is an option and what the application process is.

Another important resource if you are a care leaver is the Propel website - propel.org.uk. It has information for care leavers on attending higher education. It allows you to compare the support available for care leavers at different universities and provides direct contacts for the staff responsible for supporting care leavers at each university.

Student Finance England

If you go to university or college you will need to pay the cost of the tuition fees. You may be able to get help to pay the university or college tuition fees and to help with living costs.

There are lots of rules about applying for finance and further information can be found on this website: www.gov.uk/student-finance.

Usually, the amount you are allowed to borrow depends on your parents' income. If you're under 25 and have no contact with your parents, you might be able to apply as an 'estranged student'.

In addition, if you have a disability you can apply for a Disabled Students Allowance.

Bursary/Scholarships from University

Most universities offer a bursary for students who are not supported by their parents. This is sometimes called a hardship fund. Some universities offer scholarships – this could be for sport or academic excellence. You will need to check individual university websites for details of the amount offered and the criteria for obtaining the funding. If you obtain a bursary or scholarship this money does not usually need to be paid back.

Other Bursary/Scholarships

You might be able to apply for a bursary from a charity, trust or company. If you obtain a scholarship this money does not usually need to be paid back. You should first look on the university website for this type of funding. Other websites are:

The Scholarship Hub is a free online database of UK scholarships, grants and bursaries for UK or EU undergraduate and postgraduate students. A basic sign-up lets you search and subscribe to a newsletter or alerts for new funding that match your profile.

Turn2Us is a national charity that provides practical help to people in financial need. The website has a grant search facility and helpful guidance on the information you may need if applying for a charitable grant.

The Disability Rights UK factsheet is a useful tool for disabled students to find funding from charitable trusts.

Bursary from leaving care service

If you're a new or continuing undergraduate student who was in UK local authority care prior to starting your course, you could be eligible for a bursary of up to £1,000.

You must be a registered student to apply for this bursary. Payment will be made to eligible students in May of the academic year you are studying.

You should look at the university website for details of how to apply for this bursary.

Accommodation

If you go to university away from where you usually live you will need to think about accommodation whilst at university. Even if you go to a local university you may prefer to find accommodation with or near other students at that university.

It's also worth knowing that some universities offer year-round accommodation to care leaver students. Each university will have its own information under their accommodation section on what their offer is to care leavers.

University hall of residence

Halls are usually large blocks of flats housing hundreds of students, with individual furnished bedrooms organised around corridors or apartments with a shared kitchen.

In some cases bathrooms are also shared, although en-suite rooms are increasingly commonplace. Sometimes you can get catered halls, which means the cost includes some food.

They are usually managed by the university or in partnership with a private company, and the quality is generally good, as they have to comply with national codes.

Many universities guarantee a place in halls for full-time first year students as long as you meet application deadlines. However, this will vary between institutions.

Private rented accommodation

A further option is to apply for accommodation with a private landlord. At most universities the accommodation office will help you find private rented accommodation.

With both of these types of accommodation you only start the application for accommodation once you have accepted your place at a university.

Holiday rent

If you plan to stay in the accommodation during the holidays you need to check the terms of the accommodation agreement. Some university halls of residence might not let you live there in the summer holidays.

Council Tax exemption

Households, where everyone's a full-time student, do not have to pay Council Tax. If you do get a bill, you can apply for an exemption.

To count as a full-time student, your course must:

- Last at least one year.
- Have at least 21 hours study per week.

Postgraduate Study (e.g. Masters / PHD)

Once you have obtained your degree from university you may decide you want to continue your education by studying for a Masters or PhD. You apply for the course in a similar way to that of an undergraduate course.

A Postgraduate Master's Loan of up to £11,222 is available from Student Finance England. Students can apply if they are studying a Masters degree. A Postgraduate Doctoral Loan of up to £26,445 is available from Student Finance England. Students can apply if they are studying for a doctoral degree.

EMPLOYMENT AND TRAINING

There are lots of places to look for a job. Before you start, you'll need to know what type of work you're looking for, whether you want to work full or part-time and what you're expecting to earn. Don't forget that as you are looked after by the local authority, they may have a scheme which will support you to apply for council jobs. Ask your carer or social worker about this. They may also have a work experience scheme, work taster or apprenticeship opportunities that you could get involved in. All of these are good ways to get experience of working life, even if you don't go on to work for the council.

Ask around

Our top tip would be to ask around. Talk to people you know who are working, ask them how they got their first job, ask for advice with applications and where to go in your local area to look for work.

Local newspapers

Check your local newspaper for jobs in your area. Local businesses and organisations will almost certainly advertise there when they're looking for staff. All local newspapers have websites with jobs listings too, so this will be a good place to look.

Be proactive

Is there a local business, shop, or organisation that you would really like to work for but they're not advertising? Be proactive and get in touch with them. If it's a shop, drop in and ask about jobs. Leave a CV or contact details so they can get in touch with you. Is there a national company, organisation, or charity that you would like to work for? Have a look at their website and if there aren't any current vacancies, see if you can find someone in their Human Resources department to email or speak to.

Making phone calls and asking questions

If you need to speak to someone on the phone and there is important information that you want to tell them, write it down before you dial the number. That way you know you won't forget anything. Make a note of the name of the person you're speaking to just in case you forget while you're talking to them. Be confident in asking questions and think about follow up questions you might need to ask. This way you won't get off the phone and realise you've forgotten an important question.

Don't be afraid to ask them for help. For example, can they suggest another organisation that you could approach? Can they tell you what skills and experience would help you get a job there? Could they give you a mock interview to assist you in finding work? Could you volunteer to increase your skills?

Online

The internet will probably be the most important resource you'll use to find a job. You can search jobs websites, find recruitment companies to register with or read tips on job hunting. You can search in detail for a particular job too. It's a good idea to register with some job sites. This means giving details of the kinds of jobs you're interested in, where you're looking for work and how much you expect to be paid. The site will then automatically email you with job suggestions for you to look at.

If you're interested in work with a bigger organisation or company, then the national newspapers are a good place to look for jobs. The Guardian Jobs website is very good for a range of jobs, including some entry level jobs. You can also check out websites such as Indeed and Reed.

Recruitment agencies

Recruitment agencies can help you find temporary or permanent work. Temporary work gives you the opportunity to sample different work environments and can be a good stepping stone to a permanent position. Some employment agencies specialise in certain job areas such as retail and catering, and others will be broader. Most will ask you to send in a CV (see next page); they'll then contact you for an interview. Getting to know a few recruitment agencies is a good way to find work. Once they know you well and you've had a couple of jobs with them, they'll be confident about recommending you for another job.

Job centres

Job centres have information on vacancies in your local area as well as nationally. You can drop in and look at the jobs boards and read the jobs leaflets and newspapers.

The Work Programme and The Youth Contract

The Work Programme is designed to help get people into work, it is delivered by local providers such as charities or companies. The Youth Contract provides specific help for 18-24 year olds. Involvement in the programme can be voluntary but you may be required to go onto the Work Programme if you have been unemployed for a certain period of time. The period of time will depend on what types of benefits you are receiving. Refusing to participate in the programme may lead to a sanction. Care leavers can gain early access at three months on a voluntary basis.

For more information visit: www.gov.uk/browse/working/finding-job.

Writing your Curriculum Vitae (CV) and covering letter

Your CV is a summary of your skills, experience, and qualifications. It should not be more than two pages long and should give the reader enough information to help them see whether you would be suited to their company or organisation.

If you don't have much work experience, your CV should discuss the skills and qualities you have. You might have skills that you have developed through volunteering or being involved in your Children in Care Council, for example.

There are lots of CV templates online (a simple Google search will find you pages of them). Have a look at different types of CV, the different layouts and styles and then start to create your own.

A covering letter is a way of selling yourself to a potential employer. You should summarise your skills and attributes, and state why you think you are right for the job. Look online or ask at your job centre or careers service for examples of covering letters. Get someone else to check it for grammar, spelling and punctuation.

Apprenticeships

Apprenticeships offer the chance to work and train at the same time. An apprenticeship can take between one and four years to complete, depending on the apprentice's ability and the level of the qualification. Apprenticeships can go up to a Level Four award, the same as a degree.

An apprentice will work with an employer and, usually on a day-release, attend a college or training centre. The apprenticeship includes a competencies qualification, a technical skills qualification, and some element of key skills. Have a look at www.gov.uk/become-apprentice for more information.

Advice and support

Your local Citizen Advice Bureau (CAB) can give advice on any problems at work such as being fired, redundancy and discrimination. Most CABs also provide representation at employment tribunals and hearings. Visit: www.citizensadvice.org.uk/ to learn more.

Trade Union Membership

Your employer should make you aware of your right to join a union. Your employer may have an agreement with a 'recognised' union. This means that the recognised union will represent its members in any talks with the employer about pay and conditions of work. It does not mean that you must join that particular union.

Volunteering

Volunteering is not only a great way of helping your local community, it can also give you a chance to get some work experience, which can be added to your CV. In addition, it's a great opportunity to meet some new people and make some new friends.

There are now more volunteering opportunities than ever before, and they can really help you get a job further down the track. Lots of young people in and from care can volunteer to get involved in projects with their local authority.

Many young people are involved in their Children in Care Council (CICC), for example. CICCs are a great place to learn new skills, including how to work together with other people, including adults and staff. Many young people have found themselves going on to work for the council because of the experience they have had while working for the Children in Care Council. Some young people have also been involved in peer mentoring schemes in their local authorities, to support other young people.

Ask your Personal Advisor or leaving care worker about volunteering opportunities within the local authority.

ACCOMMODATION

Your local authority should be providing leaving care support until at least 21, or longer if you are in education or training. So where you live may depend on what you're going to do — getting a job, going for further education or training. Ask to see your Personal Advisor (PA) and use your pathway plan as a way of discussing this. You should have a PA who should keep in touch with you and support you to achieve the things that are set out in your pathway plan.

There should be something written in your pathway plan about your accommodation. There is a range of temporary accommodation which includes emergency accommodation. If you have to move to emergency or temporary accommodation, then you should receive support from your PA to do so and they should start planning for you to move from this accommodation to something more permanent.

If you move to different accommodation then your PA should visit seven days after the move and visit regularly. Your PA should visit the accommodation to see if it is suitable. Your local authority should make sure that there is a range of different accommodation options available, check that they are suitable and try to let you return to supported accommodation If you find you need more support.

What happens when you turn 18?

You are entitled to receive national minimum wage and may also be entitled to welfare benefits if you are working on a low income. If you are out of work, you should be entitled to unemployment benefits. There will be limits on the amount of support you can get with housing based on the size of your household, your age and local rent levels. You can also hold a tenancy of your own (and be legally liable or unpaid rent, any debts or unpaid credit card bills etc).

If you are 18—21 and a care leaver, full housing benefit will be paid on a flat. However, if the flat is privately rented then you will receive the full housing benefit only up to the age of 22. After this and up to age of 35 you can only get a 'shared room rate'.

Types of accommodation

1) Private owners (collectively known as the Private Rented Sector) — Landlords (who can be companies or individuals) give their tenants assured short hold tenancies. This means you will be given a fixed term tenancy contract usually for six months although some landlords prefer to give you a longer period (e.g. one year, or three years). If the landlord does nothing after this agreed period you have the right to remain in the property until (and only if) the landlord has served a notice and gets a court order to evict you. In the fixed tenancy term the landlord has to prove you have done something wrong like caused a nuisance or not paid your rent before the court can make you leave the property. After the fixed term the landlord can go to court to get you out after the guarantee period for any (or no!) reason at all — you don't have to have done anything wrong for them to ask the court for the property back.

2) Housing Associations and Council Housing – Although some now use 'probationary tenancies' similar to a trial period, only after this time will you get housing rights. Once you have a full assured tenancy from the housing association or your local authority (together known as social housing providers) with both types of agreements the local authority or Housing Association has to go to court to get the property back but with a full assured or secure tenancy you can only be asked to leave if you have done something wrong or there is a problem.

You could be asked to leave due to:

- Bad behaviour, by you or your guests.
- Not paying your rent.
- Concerns for your health and safety (for example, the house may be in a bad condition).

3) Supported lodgings, renting a room, or staying in a hostel – Talk to your Personal Advisor about the availability of a supported lodgings placement. The local authority will probably run a scheme in your area, or they might have a charity in your area that does it for them. Supported lodgings means living in your own room in someone else's house. Supported lodgings hosts will be selected and trained, and may have to go through a fostering panel to make sure they are suitable. Hosts are there to support you as you become more independent. They will help you develop your skills, but they are not there to do everything for you. Usually, supported lodgings placements are offered to young people who are working, at college or in training.

Your 'security of tenure' (this means your rights and offers protection) can be pretty slim in these kinds of places, especially if the landlord (or agent, employee, etc.) lives in the same building. You could be asked to leave with little or no notice at any time unless there is a written agreement. An agreement or contract might give you '28 days notice' or the right to appeal a landlord's decision. This is normal for supported lodgings, unless there is a reason to move you out quickly. If a landlord in a hostel or private rented room asks you to leave before 28 days, it will usually be for abandonment or arrears.

HOUSING – FINANCIAL HELP

Housing Benefit (if in 'exempt' accommodation)

Housing Benefit has largely been replaced with Universal Credit (housing costs) for anyone making a new claim for benefits.

However, those people who are living in accommodation provided by a local authority, or a registered social housing provider, where they either receive support, or were placed there temporarily to prevent or relieve homelessness, are unable to claim housing costs under Universal Credit. These tenants can continue to claim Housing Benefit for their rent costs, whilst claiming Universal Credit for their living costs.

Housing Benefit is administered by the local district council and can be claimed independently of any other benefit. It is available to help people on a low income to pay their rent.

Where someone is renting from a registered social landlord, Housing Benefit can cover up to all of the 'eligible' rent. It will not pay for utility costs or services that are included in the rent, such as electricity, gas, water or meals, these are 'ineligible' items.

Universal Credit

Tenants that are not living in 'exempt' accommodation can claim Universal Credit (housing costs) for their rent, which will be paid in the same claim as their Universal Credit for living costs.

If a tenant is renting from a registered social landlord, Universal Credit housing costs can pay up to all of their 'eligible' rent, but not anything that is included in the rent for 'ineligible' items.

Will I get all the rent paid?

If a tenant is renting from a registered social landlord, UC housing costs can pay up to all of their eligible rent, but not anything that is included in the rent for 'ineligible items' such as electricity, gas, water and meals. If the tenant is 'under-occupied' (they have spare bedrooms) they could lose 14% of their UC housing costs for one spare bedroom, and 25% if they have two or more spare bedrooms. This is sometimes referred to as the 'Bedroom Tax'.

If someone is renting from a private landlord, then Local Housing Allowance (LHA) rates apply. The maximum amount that can be claimed is restricted to the LHA rate for a particular property size and geographical area. LHA rates are available online at lha-direct.voa.gov.uk. Young people leaving care have special rules that apply to them in the calculation of the maximum LHA rate that applies to their claim. The rate of LHA that normally applies to single people aged under 35 years is the shared room rate.

However, care leavers are eligible to the rate for a one-bedroom self-contained property. This is because the single room rent restriction that applies to most single people aged under 35 years old does not apply to care, leavers, until they are 22 years old (this will increase to 25 years old from October 2030).

So, because of this rule, even if the young person is living in lodgings or shared accommodation the maximum amount of rent that their LHA will cover is that of a self-contained one-bedroom property. You need to be aware that you may not get your full rent paid if it is more than set in the LHA.

Local authority - Discretionary Housing Payment

Every year your local authority is given a pot of money to help people who need extra help with housing costs. You may be able to apply for this top up payment if you are getting the housing costs element of Universal Credit or Housing Benefit.

The local authority decides who should be given what they call a 'Discretionary Housing Payment'.

Local authority - additional funding/help from Leaving and After Care

Usually when you rent a place to live you need to pay a deposit and also rent in advance. If you do not have this money your Personal Advisor may be able to help you access this money from the Leaving and After Care Service.

Sometimes when you rent a place the landlord asks for a rent guarantor. This means that if you fail to pay your rent the rent guarantor will pay if for you. If you do not have a rent guarantor then the Leaving and After Care service may be able to act as your guarantor. There are certain conditions that you need to satisfy to get this help.

Local authority - Setting up Home Grant

Leaving and After Care have a duty to provide eligible, relevant and former relevant young people a Setting Up Home Grant when they leave care and move into independent or semi-independent accommodation. This grant will be based on the young person's assessed needs, taking into account the items that are already available to them, and those that are included with their accommodation. The maximum amount of the grant is £2,000.

The young person will be able to help to choose the essential items that they need within this overall budget.

These will include:

- Essential items of furniture (e.G. Bed, sofa, wardrobe)
- Essential items of furnishings (e.G. Bedding, towels, curtains)
- Carpets or floor coverings
- Kitchen appliances, such as a fridge, cooker and washing machine, and the installation of appliances as necessary
- Kitchen equipment (e.G. Pans, cutlery, utensils, crockery)
- Contents insurance
- Television
- A television licence
- Cleaning products / decorating materials if required (formerly known as the 'settling in allowance')
- Removal costs

HOUSING – BILLS

Managing our bills and paying them on time is really important as it can make our lives much more difficult if we don't.

Not paying our bills can cause something called 'arrears' which means we haven't paid what we owe or what we have agreed to. At its worst it can mean being taken to court and having essential services, like electricity, being disconnected from where you live.

We will explain the common types of bills you are going to have to pay when you start to live independently.

Council Tax

Young people who are aged under 18 years old, or are living in someone else's household, are not liable to pay Council Tax. Once they reach 18 years old, however, they do become liable to register for and pay Council Tax if they have their own tenancy.

You will have to pay Council Tax when you live independently, you may be entitled to apply for various discounts or reductions:

- Single person discount – if you live on your own you can apply to get a single person discount.
- Care leaver discretionary reduction.
- Student exemption.

Water

This pays for your supply of drinking water and to take wastewater away.

Gas / electricity

You may have both of these depending on the property you live in, but you can get both on the same bill to make things easier.

You may also have a pre-payment meter instead. This means you don't get a bill but have to put money on a key or card to use your gas or electric.

Mobile phone

Most people have a mobile phone to make phone calls and access the internet. You may have a contract or a pay as you go phone. Some contracts include the cost of the phone in them.

Telephone

If you want a landline in your home you will have to pay a telephone bill. This isn't as common as it once was and lots of people now just rely on their mobile phone.

Broadband

Internet access is crucial if you can afford it. Several options exist and there are lots of different levels of service for broadband, mainly affecting the speed of connection.

TV licence

You have to have a TV licence if you watch live television in the UK whether it's using a television set or not. This includes online services like BBC iPlayer, ITV Player, All4 or Amazon Prime which show live TV programmes.

If you never watch or record live TV you may not need a TV licence but there is some grey area around this and the safest way to ensure you don't end up with a fine or be taken to court is to get one. You can find more information and decide if you do need a TV licence by visiting the TV licensing website.

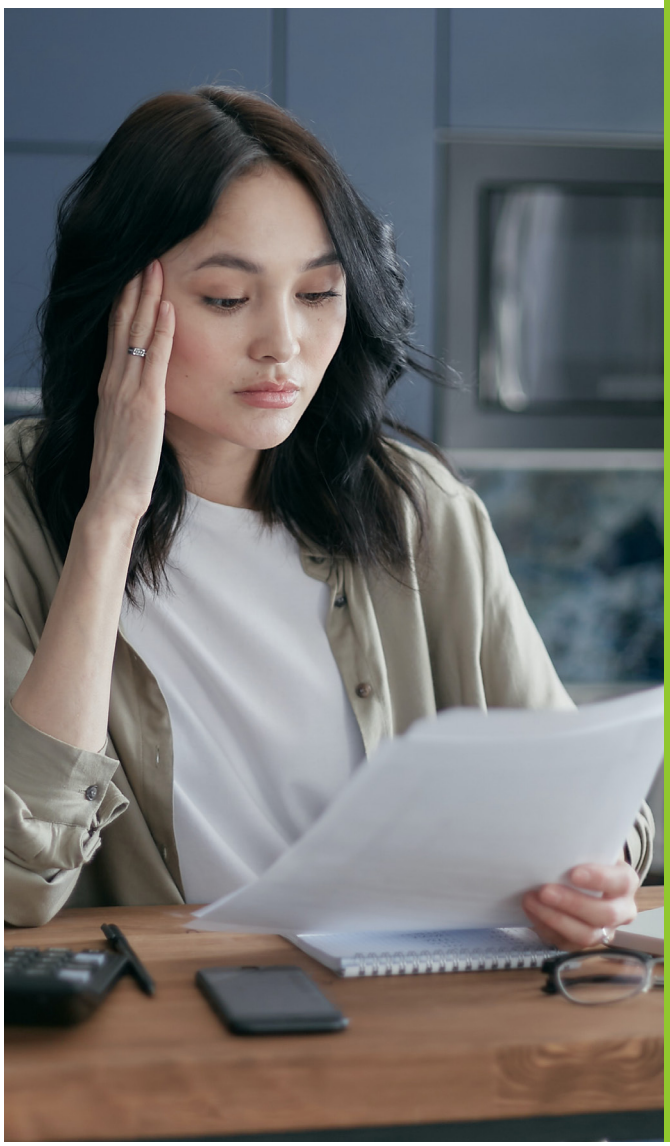
Streaming subscriptions

If you want access to additional TV channels, streaming services, or music, you may wish to take out a membership for these services. Examples include Netflix, Sky, Amazon Prime and Spotify.

Essential living expenses

These include bills for things such as food, toiletries, cleaning products, prescription charges (if you have to pay for them) and travel expenses (such as bus fares).

Remember you may have other bills and outgoings and all of these will affect your monthly budget, your monthly budget is how much money you have to spend on things and will include all your 'outgoings' these are everything you have to spend money on including all your bills and things like food.



Contents insurance

This protects your belongings in case there is an accident, or you have things stolen from your home. You don't legally have to have contents insurance, but it is a very good idea to have it in case the worst happens.

Store card/credit card

Not everyone has these. If you have a credit card or store card you will receive a monthly bill. The bill usually states the smallest amount you can pay but you can pay off any amount above this. It is best to pay the full amount of the bill each month. If you don't pay off all the full amount you will usually be charged interest on the amount not paid off. This can be quite high and can mount up quickly.

How to pay your bills

The easiest way to pay most of your bills is to have the payments come out of your bank account each month. This means you can't forget to pay them, and you know they are paid each month.

An important thing to remember is some bills will change each month. This is true for bills like electricity and telephone bills, if you use them more you are going to have to pay more. So keeping track of your bills is an extremely important part of managing your money.

Even if you are on benefits, you are responsible for paying all your bills as it's paid monthly directly into your bank account, just as if you were working.

What happens if you don't pay your bills

You can get in debt. Debt is serious and should be seen as serious. It can make your life much more difficult and can mean that along with your normal outgoings you also have to pay back the money you owe.

It's really important that you try your best to always pay your bills on time and make sure you pay these first before anything else, no matter how much you want to buy other things.

YOUR HOUSING RIGHTS AND RESPONSIBILITIES

The most important thing to remember about your housing rights is you can't just be kicked out with no warning. You do have rights related to where you live whether you own the property or not.

Some key realities about the law in the UK related to housing are listed below:

- If you are renting a home from a private landlord and they have to give you notice before you move out, this is called a section 21 notice and you have to be given at least two month's notice for it to be valid. This can be issued for any reason; it doesn't mean there is an issue, or you have done something the landlord doesn't agree with.
- There is also something called a section 8 notice; this is when your landlord is accusing you of behaviour that means they want to evict you and have a reason to. This could be failing to pay your rent or causing problems like having parties or making excessive noise etc.

The most important thing to remember is you can't be forced out of your home with no warning. However, wherever you live you have responsibilities and not meeting these can put your housing at risk. Some of the key responsibilities you have when you are renting a home include:

- Making sure you pay - you should always pay your rent and do it on time.
- Keeping the property in good condition and report any damages that you make.
- Making sure there is no illegal or anti-social behaviour at your property, this could be lots of loud parties or allowing illegal things to happen at your home.
- Not breaching the contract you sign, this means making sure you stick to everything in it. For example, if it says you can't have pets, don't get one.
- Being honest when applying for a home or signing a contract.

What you can expect from your landlord

You have rights related to what you can expect your landlord to do for you as part of your tenancy. Some of the key things you can expect and ask for are listed below.

There are a few different types of landlords in the UK and there are differences in terms of what you can expect them to do and when.

First, let's look at the main types of landlords.

Private – A private landlord is someone who owns a property (or several) and rents these out to people themselves. They may also use a letting agency to arrange tenants for the property.

Social landlords – This could be a housing association, charity, or some other kind of housing provider. What they all have in common is they provide housing 'not for profit', the aim of the organisation is to provide affordable housing to their tenants.

Local authorities – Some local authorities still own housing stock and rent this to local residents needing housing. They operate on a very similar model to the social landlords that we have looked at above.

Wherever you live, and whoever your landlord is, as a tenant you have the right to:

- Live in a property that's safe and in a good state of repair.
- Have your deposit returned when the tenancy ends - and in some circumstances have it protected.
- Challenge excessively high charges.
- Know who your landlord is.
- Live in the property undisturbed.
- See an energy performance certificate for the property.
- Be protected from unfair eviction and unfair rent.
- Have a written agreement if you have a fixed-term tenancy of more than three years.
- If you have a tenancy agreement, it should be fair and comply with the law.
- If you don't know who your landlord is, write to the person or company you pay rent to. Your landlord can be fined if they don't give you this information within 21 days.

CONTACT DETAILS

For more information or to discuss any of these topics in further detail, please do not hesitate to get in touch with us.

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