



First tenancy and starter tenancy

A guide for residents

This leaflet contains information and guidance on:

1. The two types of tenancies on offer: first and starter
2. The different obligations and responsibilities
3. What might happen if you fall into debt or fail to meet the terms of a tenancy agreement
4. Council Tax, furniture and welfare benefits which may be available to tenants

1. **First and starter:** the two types of tenancies on offer

What is a first tenancy?

Typically it involves a tenant who is living independently for the first time and needs support. The areas where these tenants most need guidance include furnishing their property, keeping up with payments, and accessing relevant benefits.

What is a starter tenancy?

A starter tenancy is a type of assured shorthold tenancy that lasts for twelve months. At the end of the twelve months, if the tenancy has been conducted satisfactorily, the starter tenancy converts to a full assured non-shorthold tenancy. If it has not been conducted satisfactorily, the tenancy may be ended or the starter period extended.

Why have starter tenancies?

JRHT uses starter tenancies to help us deal with problems such as those caused by antisocial behaviour and nuisance. Residents are entitled to live peacefully in their homes. JRHT does not tolerate antisocial behaviour. We use starter tenancies alongside our other policies to deal with antisocial behaviour and nuisance, non-payment

of charges and other management problems.

Starter tenancies mean that new residents (and their guests) know what standard of behaviour is expected of them. If a new resident seriously breaches their starter tenancy conditions we can end their tenancy more easily than we could if you had a different form of tenancy agreement.

Where can I get further advice?

For more information on starter tenancies, who can apply for them, and how they work, please contact your Neighbourhood Services Officer or the Citizens Advice Bureau (CAB).

2. The obligations and responsibilities of each agreement

What you need to consider

Before accepting a tenancy there are many things you need to consider, especially if this is your first tenancy. You need to think about the cost of furniture and fittings for your new home, as well as the ongoing costs of living independently.

The most important expenses you will incur are called priority debts:

- **Rent**
Check the actual rent with your Neighbourhood Services Officer. Also ask about any other charges for example, service charges which may apply.
- **Council Tax**
Please contact your local council for the latest Council Tax rates:

City of York Council

Tel: 01904 551558

Web: www.york.gov.uk

East Riding Council

Tel: 01482 393939

Web: www.eastriding.gov.uk

Scarborough Borough Council

Tel: 01723 232323

Web: www.scarborough.gov.uk

Hartlepool Borough Council

Tel: 01429 266522

Web: www.hartlepool.gov.uk

You may be eligible for Housing Benefit and/or Council Tax Benefit. To find out contact our Neighbourhood Services Officers, the local authority for your area or the CAB.

- **Regular expenses**
Gas and electricity will vary depending on how much is used and

how you choose to pay. **Remember the key meter option is expensive and may cost as much as 25% more than a credit agreement.**

Look around for a deal.

You could save by having the water supply metered. Consider the un-metered charge for the property and compare this with a metered charge.

If you choose to be metered and find it is more expensive you can have the un-metered supply restored without charge.

A TV licence will cost you just around £2.70 per week, much less than a fine of several hundred pounds.

Housekeeping costs – food, toiletries, cleaning materials and other expenses may be between £30 and £45 per week for a single person and £50–£80 for a couple with each child adding another £20–£30 a week.

You will have to include an amount for clothes and telephone costs.

If you take out insurance, shop around for the best quote. If you have a car the expenses should be worked out carefully. It is unlikely

that you will be able to run a car for less than £40 per week.

- **What you might need in your new home**

Everything from something to sit on and sleep on, cooking and cleaning facilities, storage and entertainment.

To help you consider what you need and how much it would cost make a list for each room along with the costs.

If you are going to rely on your own resources consider not only the cost of purchase, but the cost of credit.

If you buy goods from a catalogue, the payments you make will have a charge for credit. If you are going to borrow money, look at the agreements, especially any additional charges. Avoid doorstep lenders. You may also consider York Credit Union.

Before borrowing, check with our officers or local job centre plus to see if you are entitled to a social fund grant or loan. Remember if you are entitled to a social fund loan you will not pay interest on it.

Many furniture items can be brought from the Community

Furniture Store (York residents only). Our officers may be able to get you other funds or give you a community furniture store referral (York residents only).

The Community Furniture Store, Steve Lord Unit 29, The Raylor Centre, James Street, York, YO10 3DW. Tel: 01904 426444

- Cookers £25 to £70 (this price will include a one-off fitting charge of £10). All second-hand prices depend on condition. Most items are usually in stock;
- Electric oven – from around £140 plus an installation fee of £10.

VAT @ 20% is applicable on all new goods, delivery fees and services the store offers and will show on all printed invoices.

There are also community furniture stores in Hartlepool and Scarborough:

Settlement Furniture Services (SFS) – Hartlepool

Swales Enterprise, Moreland Street, Hartlepool, Tees Valley, TS24 7NL. Tel: 01429 272 272. Open 9-5 Monday to Thursday and 9-4.30 Friday

SFS collects unwanted furniture and white goods that are in working

order (including fridges and cookers), refurbishes them and then provides affordable furniture and white goods for eligible customers within the community.

Basics Plus – ScarboroughMount View Business Park, Salisbury Street, Seamer Road, Scarborough, YO12 4EH. Tel. 01723 371335 Basics Plus's SOFA (Shifting Old Furniture Around) community furniture service gives local people on low incomes access to good quality used and reconditioned furniture at a minimal cost.

3. What might happen if you fall into debt or fail to meet the terms of a tenancy agreement

Examples of debts and consequences if not paid

Debts	Action
Rent arrears	Eviction from home
Mortgage arrears	Repossession of Home
TV licence	Fine in magistrates court/distrainment (seizure of goods)/imprisonment
Council Tax	Distrainment/deductions from wages or benefits/imprisonment
Fuel debt	Supply cut off
Magistrates' Court fines	Distrainment/deductions in wages/imprisonment
Maintenance	Distrainment/deduction in wages/imprisonment
Income Tax, National Insurance and VAT arrears	Distrainment/bankruptcy
Hire purchase	Repossession of the goods

Please seek help as soon as possible if you have any of the above debts to avoid action being taken.

Golden rules if you are in debt

- do not ignore the problem – it won't go away and the longer you leave it the worse it gets;

- do not borrow money to pay off your debts – get advice from our officers or CAB;
 - if you have lost your job, or are off work because of illness, check whether your payments are covered by protection insurance;
 - check you are claiming all the benefits and Tax Credits you are entitled to;
 - get in touch with your creditors straight away and explain your difficulties;
 - work out a personal budget sheet to send to all your creditors.
- someone more senior who may be able to agree to what you want;
- do not give up trying to reach an agreement even if creditors are difficult;
 - fill in reply forms to court papers and let the courts have all the facts. This information will be used to decide if you owe the money and what instalments you should repay;
 - always attend court hearings. Take a copy of your financial budget sheet with you. Do not think going to court makes you a criminal; it is not that type of court. Always keep copies of any letters or court forms you send or receive.

In addition, you should:

- make sure you tackle your priority debts, rent and council tax, first;
- work out a reasonable offer to repay the money owed. Do not worry if this is only a small amount as creditors prefer small amounts regularly than no payment at all;
- contact everyone you owe money to. If you make arrangements to pay some creditors and not others you could run into difficulties again;
- if the first person you speak to seems unhelpful ask to speak to

For further information, contact our officers at The Garth or

CAB

West Offices, Station Rise,
York, YO1 6GA
Tel: 0344 411 1444
www.yorkcab.co.uk

CAB

100 Lairgate, Beverley, HU17 8JQ
Tel: 0300 3300 888

CAB

4 Elder's Street,
Scarborough YO11 1DZ
Tel: 01723 368710
Telephone Advice: 03444 111444

4. Rents, Council Tax, furniture and welfare benefits available to tenants

Who can claim Housing Benefit (HB) and Council Tax Benefit (CTB)?

- Anyone on Income Support, Jobseeker's Allowance (income based) or Pension Guaranteed Credit will be entitled to Housing benefit in full;
- If you are on a low income. The amount you receive will depend on amount of savings and family circumstances;
- If you have savings, this may affect your entitlement to HB/CTB, you should contact your local council to find out more about this.

How to claim

- Your local authority will send you a claim form or you can go into the local office to get one. We also have a supply at The Garth;
- If you live at Plaxton Court, Scarborough, you can get

Housing Benefit forms from the Neighbourhood Services Officer, who can also photocopy any supporting documents and sign to verify they are originals. You can hand in your form at reception and it will be taken to the council. In Hartlepool, forms are available from the Civic Centre. Staff at Hartfields can arrange an appointment for a benefits adviser to visit you at home to complete your form.

- Both benefits can be claimed on the same form.

Information you need to provide

- Proof of where you live (utilities bill or telephone bill);
- National Insurance Number;
- Proof of rent;
- Proof of all income e.g. wage slips, savings, bank statements;
- Benefits award details.

All proof must be sent to the local authority within 28 days and must be original documents.

Take or send your completed form and information to your local authority as soon as possible. You can also bring the claim form and all the

relevant documents to The Garth and we may be able to verify the claim and forward it on to the council, this should speed up the process time. Please get receipts for all documents provided and keep these safe.

Any delay in providing all the information could result in benefit not being paid.

Your claim should be assessed and processed if the local authority has all the information they require.

Benefit will usually be paid from the Monday, after the form has been received by the council.

You should contact the local authority if your benefit is not being paid, (even if you have asked for it to be direct to your landlord). The responsibility for the claim is yours.

It is very difficult to get benefit backdated, so it is important to get the claim in as soon as possible.

Any change in circumstances must be reported immediately e.g.

- if you move house;
- if there is an increase or decrease in income e.g. wages or private pension;
- if you start work;

- if you lose or change your job;
- if your rent increases;
- if there are any changes in family circumstance such as a new baby;
- if your child leaves full time education and you stop getting child benefit;
- if you start or stop getting other benefits.

If for any reason you are having difficulty having your application processed, please call our advisers on freephone 0800 5870211 and we will liaise with the local authority on your behalf to speed up the process.

Council Tax discount

Remember to claim single person discount if you are the only adult over 18 living in the property.

You can also receive a reduction if you have a disability and your house has been adapted for wheelchair access or has a second bathroom or other rooms added for your needs.

People with severe mental health problems may also be entitled to Council Tax reductions. To be eligible, you would need a doctor's certificate confirming that you have severe mental health problems and are entitled to one of the following benefits:

- Disability Living Allowance care component at the middle or highest rate;
- Attendance Allowance;
- Constant Attendance Allowance;
- Severe Disablement Allowance;
- Employment and Support Allowance;
- Incapacity Benefit;
- Income Support including a disability premium (this includes anyone whose partner has a disability premium for them included in their income-based Jobseeker's Allowance);
- the disability element of Working Tax Credit.

Please check with your local authority, as there are many other reasons for discounts.

Welfare services

We employ two Money and Benefits Advisers to provide an advice and information service. We will work with you to make informed choices to improve your quality of life.

What the service offers

- Accurate advice and information on welfare issues;
- Benefit assessments to identify benefits you are entitled to and help you maximise your income;
- Better off calculations to help you make informed choices about returning to work;
- Help to complete benefit forms;
- Representation at reviews and appeal tribunals, when benefits are refused;
- Budgeting and debt advice. We can also help to negotiate with creditors;
- Advocacy with JRHT and other organisations;
- Signpost and referrals to other specialist agencies.

All information will be treated as confidential and information shall only be given to another person/organisation with your permission.

How you can access our services

- Phone for an appointment;
- Phone for advice;
- Arrange a home visit;
- Visit The Garth drop-in sessions every Monday from 10.00am to 12.00pm;
- At Plaxton Court you can call in to see the Neighbourhood Services Officer.

Referrals can be taken from JRHT staff/GPs/scheme managers and other agencies. Please ring the Officers on freephone 0800 5870211.

Joseph Rowntree Housing Trust

Head Office

The Garth

White Rose Avenue

New Earswick

York

YO32 4TZ

Reception open Mon to Fri from 8.30 am to 5pm (Wed 10am to 5pm)

Tel: 0800 587 0211 (this line is diverted to the emergency call line outside the above hours)

Other offices where you can make enquiries or pay your rent/charges:-

Plaxton Court

Woodlands Drive

Scarborough

YO12 6QT

Reception open Mon - Fri from 9am to 5pm.

Weekends 10am to 2pm

Tel: 01723 340290 (this line is diverted to the emergency call line outside the above hours)

Hartfields Retirement village

Merlin Way, Bishop Cuthbert

Middle Warren

Hartlepool

TS26 0US

Reception open Mon - Fri from 8.15am to 12am and 6pm to midnight

Weekends 10am to 2pm and 6pm to midnight

Tel: 01429 855070 (during reception hours)

Tel: 07980 705713 (out of hours emergency line)

Email: information@jrht.org.uk

Visit our website: www.jrht.org.uk

JRHT is a registered housing association, managing around 2,500 homes, and is a registered provider of care services.

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