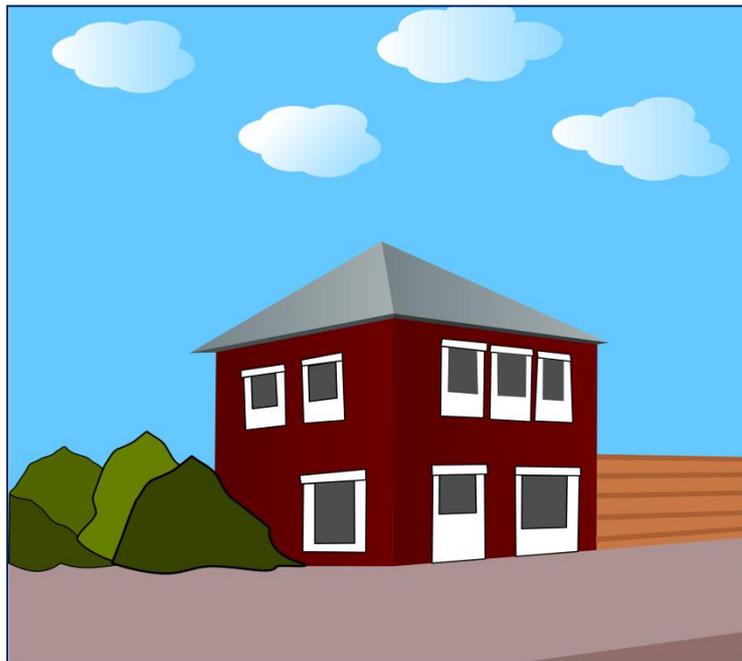


# Preparing for your Tenancy



### Average cost of Social Housing per week

Housing Provider	One Bed Flat	Three Bed House
Corby Borough Council	£75.00	£88.00
PA Housing	£78.00	£97.50
EMH Homes	£77.00	£97.00
Orbit	£90.00	£99.50
Longhurst Group	£78.00	£120.00
Greatwell Homes	£82.00	£93.00

Corby Borough Council is still adding to our housing stock. Examples of some recently completed complexes are Purbeck Drive (site of the old Beanfield School) and Oakwood Drive (site near Kingswood Academy). Weekly rent for a new build property ranges from approximately £140.00 - £150.00 per week.

### Service Charges

Flats, sheltered housing (for those over 55 years of age) and some newer 'affordable housing' properties often have a service charge for maintenance and lighting, which is not included in the base rent. These charges can vary between different social housing providers. Corby Borough Council service charges start from approximately £1.19 per week for general housing stock.

### Rent in Advance

Most social housing landlords, including Corby Borough Council, now have a policy whereby at **the start of your tenancy you will be expected to pay 4 weeks gross rent in advance**. This is regardless of whether you intend to claim housing benefit or the housing element of Universal Credit. If you claim housing benefit or the housing element of Universal Credit you might be able to claim a **Discretionary Housing Payment** from the benefit office at Corby Borough Council. The application form can be downloaded from our website – [www.corby.gov.uk](http://www.corby.gov.uk).

You **must** be able to pay 4 weeks rent in advance when you come to sign up for your Corby Borough Council property. If you do not have the means to pay this at your sign up interview the offer of your property will be withdrawn. Please take steps to ensure that you have these funds available in good time.

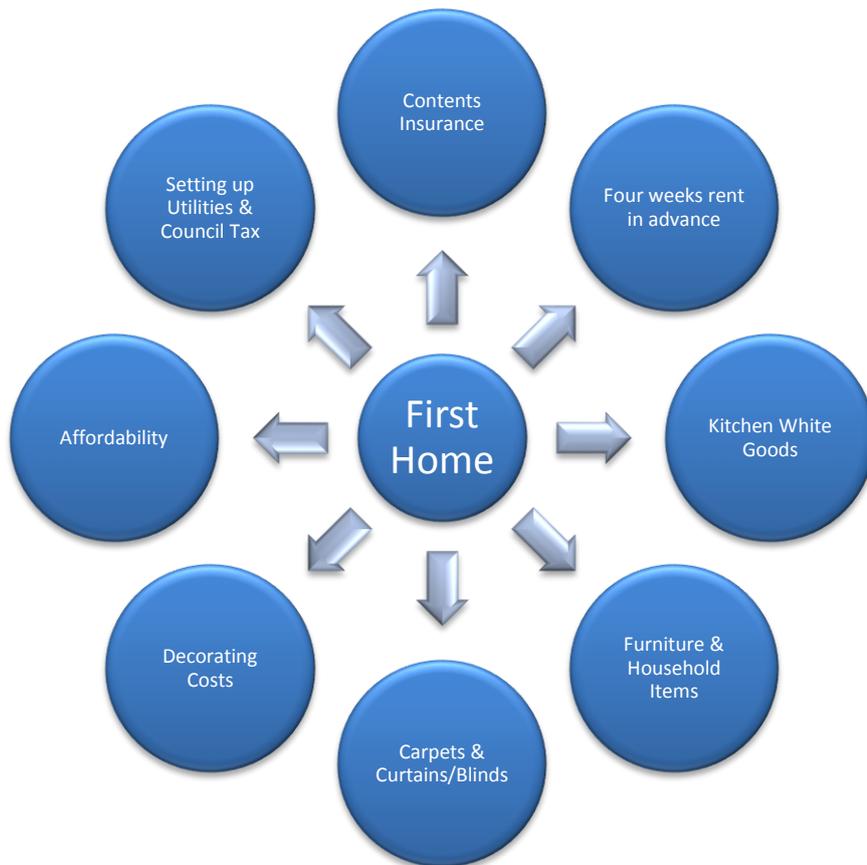
## First Time Tenant?

Many people register on Keyways because they are ready to move into their first ever property.

Moving into your first home is an exciting time but it can also be a very expensive time.

Our properties come to you empty and unfurnished. There will be no floor coverings down and we do not provide white goods for your kitchen or any other items of furniture.

There are a lot of things to consider before you move into your first home:



Corby Borough Council has no funding or provisions available to assist you with furniture or other items for your property. In some circumstances our Financial Inclusion & Support Officers might be able to access a charitable grant to assist you with household items once you have moved in. This is always dependent upon individual circumstances such as employment history, age or other vulnerability such as illness and disability.

## Household Essentials Checklist

<b>Basic Furniture - £689.98</b>	<b>Bedroom - £506.45</b>	<b>Bathroom - £69.30</b>	<b>Kitchen 1 - £57.95</b>
Dining <input type="checkbox"/> Table & Chairs - £74.99  Living Room <input type="checkbox"/> Sofa - £250.00 <input type="checkbox"/> Chair - £100.00 <input type="checkbox"/> Coffee Table - £15.00 <input type="checkbox"/> End Table - £10.00 <input type="checkbox"/> Television - £200.00 <input type="checkbox"/> Television Cabinet - £25.00 <input type="checkbox"/> Bookcase - £14.99	<input type="checkbox"/> Bed Sheet - £7.99 <input type="checkbox"/> Quilt - £15.99 <input type="checkbox"/> Quilt Cover - £14.99 <input type="checkbox"/> Pillow - £9.99 <input type="checkbox"/> Pillow Cases - £2.50 <input type="checkbox"/> Lamp - £4.99 <input type="checkbox"/> Double Bed Frame & Mattress - £150.00 <input type="checkbox"/> Single Bed Frame & Mattress - £130.00 <input type="checkbox"/> Bedside Cabinets - £50.00 <input type="checkbox"/> Wardrobe - £70.00 <input type="checkbox"/> Chest of Drawers - £50.00	<input type="checkbox"/> Bath Mat Set - £4.99 <input type="checkbox"/> Bath Towel - £13.99 each <input type="checkbox"/> Hand Towel - £7.89 each <input type="checkbox"/> Face Cloth - £1.99 each <input type="checkbox"/> Toilet Brush - £2.49 <input type="checkbox"/> Shower Curtain - £6.99 <input type="checkbox"/> Waste Basket - £4.99 <input type="checkbox"/> Scales - £9.99 <input type="checkbox"/> Towel Rail - £10.99 <input type="checkbox"/> Toilet Roll Holder - £4.99	Cutlery <input type="checkbox"/> Knives, Forks, Spoons - £12.99 <input type="checkbox"/> Knife Block - £3.99 <input type="checkbox"/> Scissors - £2.99  Dining <input type="checkbox"/> Dinner Service - £20.00 <input type="checkbox"/> Mugs - £8.00 <input type="checkbox"/> Glasses – Water - £4.99 <input type="checkbox"/> Glasses – Wine - £4.99
<b>Kitchen 2 - £86.41</b>	<b>Kitchen 3 - £90.39</b>	<b>Other Sundry Items - £82.96</b>	<b>Laundry - £61.99</b>
<input type="checkbox"/> Saucepan Set - £14.99 <input type="checkbox"/> Frying Pan - £11.99 <input type="checkbox"/> Pyrex Dish - £8.99 <input type="checkbox"/> Mixing Bowls - £12.99 <input type="checkbox"/> Pyrex Jug - £3.50 <input type="checkbox"/> Measuring Cups/Spoons - £4.99 <input type="checkbox"/> Baking Sheet/Tins - £19.99 <input type="checkbox"/> Cork Screw - £1.99 <input type="checkbox"/> Can Opener - £1.99 <input type="checkbox"/> Chopping Boards - £4.99	<input type="checkbox"/> Cooking Utensils - £12.99 <input type="checkbox"/> Dish Rack - £4.99 <input type="checkbox"/> Vegetable Peeler - £1.99 <input type="checkbox"/> Food Containers - £6.99 <input type="checkbox"/> Rolling Pin - £4.99 <input type="checkbox"/> Kitchen Bin - £5.99 <input type="checkbox"/> Microwave - £35.99 <input type="checkbox"/> Kettle - £4.99 <input type="checkbox"/> Toaster - £4.49 <input type="checkbox"/> Tea Towels - £3.99 <input type="checkbox"/> Oven Gloves - £2.99	<input type="checkbox"/> Broom - £4.99 <input type="checkbox"/> Dustpan & Brush - £2.99 <input type="checkbox"/> Mop & Bucket - £9.99 <input type="checkbox"/> Vacuum Cleaner - £30.00 <input type="checkbox"/> Cleaning Products - £20.00 <input type="checkbox"/> Fire Extinguisher - £14.99	<input type="checkbox"/> Ironing Board - £10.00 <input type="checkbox"/> Iron - £20.00 <input type="checkbox"/> Washing Basket - £10.00 <input type="checkbox"/> Clothes Basket - £6.99 <input type="checkbox"/> Clothes Airer - £15.00

\*Prices taken from Argos catalogue to represent average cost of furnishing a one bedroom property. Additional costs will be incurred to furnish additional bedrooms. Prices may vary from those shown above

## **Furniture Providers**

Starting up a new home is expensive. We all dream of having our new home with all brand new items. Unfortunately, this comes at a price. Below are lists of providers that can offer you the essential items for your home at a more reasonable price.

<b>Name of provider (Shop)</b>	<b>Telephone number</b>	<b>Address</b>
Argos Clearance Bargains	01536 209 280	Cronin Road Weldon South Industrial Estate Corby Northants NN18 8AG
British Heart Foundation	01536 269838	61 Corporation Street, Corby NN17 1NQ
Lakelands Warehouse	01536 206725	8a St Marks Road, St James Industrial Estate, Corby, Northants, NN18 8AN
<b>Name of Provider (Internet)</b>		<b>Web Address</b>
Corby Freecycle		<a href="https://trashnothing.com/corby-freecycle">https://trashnothing.com/corby-freecycle</a>
Facebook		Corby Items for Sale
Free ads		<a href="http://www.freeads.co.uk/corby">www.freeads.co.uk/corby</a>
Friday- AD		<a href="http://www.friday-ad.co.uk/corby">www.friday-ad.co.uk/corby</a>
Gumtree		<a href="http://www.gumtree.com/for-sale/Northamptonshire/Corby">www.gumtree.com/for-sale/Northamptonshire/Corby</a>

## **Prioritising your debts**

### **What makes a debt a priority debt?**

When you are trying to tackle debt it is important to work out which debts you should pay first.

Priority debts are those that have the most serious consequences if they are not paid. The size of the debt, the age of it or the amount of contact being made by the creditor does not define the debt as a priority.

Below is a table of priority debts and the consequences of non-payment:

<b>Priority Debts</b>	<b>Consequences of non-payment</b>
<ul style="list-style-type: none"><li>• Rent</li><li>• Mortgage</li><li>• Secured Loans</li></ul>	<ol style="list-style-type: none"><li>1. Losing your home.</li></ol>
<ul style="list-style-type: none"><li>• Council Tax</li><li>• Business Rates</li><li>• Court Fines</li><li>• Tax, VAT or National Insurance</li><li>• Court Judgements/Decrees</li></ul>	<ol style="list-style-type: none"><li>1. A visit from a Bailiff.</li><li>2. Deductions taken from your salary or certain welfare benefits.</li><li>3. A charging order on your home.</li><li>4. Imprisonment.</li><li>5. Bankruptcy.</li></ol>
<ul style="list-style-type: none"><li>• Child Maintenance</li><li>• TV License</li></ul>	<ol style="list-style-type: none"><li>1. A fine.</li><li>2. Deductions taken from your salary or certain welfare benefits.</li><li>3. Imprisonment.</li></ol>
<ul style="list-style-type: none"><li>• Gas, Electricity or other fuel</li><li>• Water</li><li>• Hire Purchase</li></ul>	<ol style="list-style-type: none"><li>1. A County Court Judgement.</li><li>2. Disconnection of gas/electricity supply.</li><li>3. A pre-payment meter being fitted for gas/electricity.</li><li>4. Removal of goods covered by the Hire Purchase agreement.</li></ol>

If you have problems with any of the debts listed above it is important that you do not bury your head in the sand. There are lots of organisations that can provide you with free debt counselling to put you back in control:

1. Community Law Debt Advice Sessions – every Tuesday at the Corby Cube between 10:00 a.m. and 13:00 p.m. To arrange an appointment please visit the Citizens Advice Bureau desk in the Corby Cube on a Mon/Tues/Weds between 9:00 a.m. and 14:00 p.m.
2. Step Change Debt Charity – use their online debt help tool at [www.stepchange.org](http://www.stepchange.org) or call them on 0800 138 1111 Mon-Fri 8:00 a.m. to 20:00 p.m. or Sat 8:00 a.m. to 16:00 p.m. and speak to a qualified debt advisor. You will need to set aside between 60-90 minutes if you are going to call them. Please have full details of your income, regular expenses and who you owe money to before you call.

## What is a non priority debt?

Non priority debts are those that carry the least serious consequences if you are unable to pay them. When you are working out how much you can afford to pay towards non priority debts you should ensure your priority debts are paid first and you only offer what you can reasonably afford.

There are some circumstances where a non priority debt could change to a priority debt. For example – if the creditor obtains a County Court Judgement against you.

The table below gives examples of non priority debts and the consequences of non-payment:

Non Priority Debts	Consequences of non-payment
<ul style="list-style-type: none"><li>• Credit Card</li><li>• Store Card</li><li>• Catalogue debt</li><li>• Contract telephone, broadband or television</li></ul>	<ol style="list-style-type: none"><li>1. A default notice.</li><li>2. A County Court Judgement (this would change the debt to a priority).</li><li>3. A loss of services.</li></ol>
<ul style="list-style-type: none"><li>• Unsecured Personal Loan</li><li>• Door Step Loan</li><li>• Pay Day Loan</li></ul>	<ol style="list-style-type: none"><li>1. A default notice.</li><li>2. A County Court Judgement (this would change the debt to a priority).</li></ol>
<ul style="list-style-type: none"><li>• Bank Loan</li><li>• Bank Overdraft</li></ul>	<ol style="list-style-type: none"><li>1. A default notice.</li><li>2. A County Court Judgement (this would change the debt to a priority).</li></ol>
<ul style="list-style-type: none"><li>• Loans from Illegal Money Lenders (Loan Sharks)</li></ul>	<p>This is not legally enforceable unless the lender is licensed.</p> <p>If you are in difficulties because of borrowing from an Illegal Money Lender you can get free confidential advice by calling – 0300 555 2222. Alternatively, please visit – <a href="http://www.direct.gov.uk/stoploansharks">www.direct.gov.uk/stoploansharks</a>.</p>

If you have identified non priority debts using the above table, these debts still need to be addressed but only after you have dealt with your priority debts.



**Don't Bury Your Head in the Sand  
– Take Control of Debt!**

## Household Budgeting

Now that you have furnished your home, the day to day running costs can come as quite a surprise. Below is a table to help you budget on a monthly basis. Dependant on the time of year this budget could change i.e. percentage paid to gas could be higher in the winter months than in the summer months.

### Exercise



#### **Have you ever completed a budget sheet?**

You can use the table below to complete a household budget for essential bill payments and living expenses.

Type of Expense	Amount
Rent	
Council Tax	
Gas	
Electric	
Service Charge or Ground Rent	
Water Rates	
Television License	
Contents Insurance	
Telephone (Line Rental)	
Housekeeping: Food, toiletries, laundry, clothes	
<b>Total</b>	

\*Please note the above represents the bare essential expenses for running a house. If you wish to have a satellite TV package/internet or various other non-essential items this could dramatically increase your monthly outgoings.

\*\*This is solely the costs needed to run a house. This does not include any other costs such as travel expenses, maintenance payments or any other financial obligations you may already have.

## Utility Bills

Corby Borough Council properties are transferred to Robin Hood Energy when they become vacant.

Details of Robin Hood Energy will be in your sign-up pack. It will be your choice whether you remain with Robin

**RobinHoodenergy**  
A not for profit company

Hood Energy or move your existing supplier over to your new home. You might have Pre-Payment Meters installed at the property. This is where you pay for your gas and electric on a key and card. If you do not want Pre-Payment Meters you can contact the energy company when you move in to ask for them to be removed. There is sometimes a charge for this.

## Water charges



Water charges are either calculated based on the rateable value of the property or on actual water usage if a water meter is fitted. If your water bill is based on the properties rateable value, then this will be a fixed amount irrespective of the amount of water you use.

Anglian Water will fit a water meter to your home free of charge. If a water meter does not save you money they will remove it again for free within the first two years.

There are 3 special tariffs available if you have a water meter installed:

1. Water Sure – for people suffering particular hardship who need to use large amounts of water.
2. Aqua Care Plus – for people suffering particular hardship who are in receipt of certain benefits.
3. LITE – Low Income Tariff for Eligible Households. To support people with low disposable income who may be struggling to afford their water bill. A discount of up to 80% can be applied.

You can contact Anglian Water on 0800 9755574 to discuss your water account and tariff.

## Gas and electric costs

As a tenant you will need to heat and light your home, operate electrical appliances, cook and maintain your home. Paying by direct debit, and having both your gas and electric through the same provider (dual fuel) will generally work out more cost effective.

## Home contents insurance

Whilst contents insurance is not compulsory, Corby Borough Council would strongly recommend that you have it in place. Corby Borough Council has the responsibility of maintaining the building and certain fixtures and fittings (stated in your tenancy agreement). However, it is your responsibility to insure the possessions in your home against loss or damage by fire, flood, accident or theft. We would strongly recommend that you also take out accidental damage cover to protect you against things such as a loss of keys or a smashed window.

***Corby Borough Council has a contents insurance scheme provided through Royal & Sun Alliance – details of this will be in your sign-up pack should you wish to take advantage of this competitively priced scheme.***

## Food and other household Expenses



For food and other household expenses you should allow on average:

- £25 - £35 per week per adult
- £20 - £30 per week per child.

If any member of your household has medical conditions or needs a special diet you might need to allow more.

## School meals



If your children have school meals you will need to budget for this. Average school meals cost £9 - £10 a week.

Children whose parents are in receipt of Income Support, Income related Jobseekers Allowance or Child Tax Credits and an annual income of less than £16,190, Guarantee Element of Pension Credit or Universal Credit may be entitled to free school meals. To see if your child is eligible please visit [www.northamptonshire.gov.uk](http://www.northamptonshire.gov.uk).

## Clothing



- Allow £30 - £40 per month per child.
- Allow £20 - £30 per month per adult.
- Remember to budget for school uniforms.

\*Corby Borough Council has taken all reasonable care to ensure the information provided is accurate. However all figures given are estimates and by way of illustration only. The figures will vary depending on your personal circumstances. Corby Borough Council will not be held responsible for any direct or indirect loss, damage or inconvenience caused as a result of any reliance, by any person on any inaccuracy, error or omission within this document.

## **Boosting your income**

If you are on a low income, struggling with debt or finding it hard to make ends meet there are lots of different ways that you can try to maximise your income and improve your situation.

This includes:

- Making sure that you are getting all of the benefits and tax credits that you might be entitled to.
- Accessing any grants that you can claim to help you pay for fuel, other household costs or debt.
- Making sure that other adults who live with you are contributing the correct amount towards household expenses.
- Making sure that you receive the correct wages and are not paying too much tax or national insurance.



## **Benefit Health Check**



It is always worth checking whether you are receiving all benefits and tax credits that you are entitled to. Benefit and tax credit entitlement is based upon your individual circumstances.

There are some excellent benefit calculators available online, (including CBC website) which can help you to check your entitlement to benefits and tax credits:

1. [www.stepchange.org](http://www.stepchange.org) - this website has a comprehensive benefit calculator that can check your current entitlement based upon your family circumstances. To use the calculator accurately you will need to have full details of everyone living in your household along with details of their current income.
2. [www.turn2us.org.uk](http://www.turn2us.org.uk) - this website also has a comprehensive benefit calculator that can check your current entitlement based upon your family circumstances. To use the calculator accurately you will need to have full details of everyone living in your household along with details of their current income.
3. [www.gov.uk/qualify-tax-credits](http://www.gov.uk/qualify-tax-credits) - this website allows you to check entitlement to Child Tax Credits and Working Tax Credits. To use the calculator you will need to know how much your annual income is this year and roughly how much it was last year. To confirm your annual income for last year you should refer to the form P60 given to you by your employer every April.

## **Accessing grants to help with utility debt and other household bills**



Some energy suppliers have set up independent charitable trusts that can provide grants to some of their customers to help them to pay for fuel arrears. The grants can also include other household bills such as water, funeral expenses, rent debt and other essential household items such as white goods for your kitchen.

To find out if you can get help, please visit:

1. The British Gas Energy Trust website – [www.britishgasenergytrust.org.uk](http://www.britishgasenergytrust.org.uk).
2. The EDF, E.ON and N-Power Trust website – <https://forms.lets-talk.online/Login>.
3. Scottish Power website – [www.SEDhardship.fund](http://www.SEDhardship.fund).

There is also the **Warm Homes Discount Scheme** that can give you a one off discount of £140.00 to assist you with winter fuel costs. Not every energy supplier provides the Warm Homes Discount and each supplier that does support the scheme has different qualifying criteria for the discount.

To check if you are eligible for the Warm Homes Discount, please visit:

[www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme)

## **Accessing grants for people in need**

There are other useful websites that provide details of organisations that give grants to people who are in need. The grants can be given to help people pay bills or to purchase essential household items such as white goods for your kitchen.

To find out if there are any grants that you can access, please visit:

1. The Turn 2 Us website – [www.turn2us.org.uk](http://www.turn2us.org.uk).
2. The Charity Search website – [www.charitysearch.org.uk](http://www.charitysearch.org.uk).
3. The Family Action website – [www.family-action.org.uk](http://www.family-action.org.uk).

## **Other adults in the household**

If there are other adults in your household you need to think about the different ways that they could affect the amount of income that you are receiving. For example, you may receive less benefits or miss out on benefit entitlement altogether because of other adults living in your household.

*It is important for you to make sure that any other adults that are living with you are making a financial contribution towards your household expenses.*

## **Help for people who are working**

There are various schemes available to help those people that would like to move from benefits into employment. This includes training, work experience, job trials, help with starting your own business and child care. For more information, please visit - [www.gov.uk/moving-from-benefits-to-work](http://www.gov.uk/moving-from-benefits-to-work).

If you are working then you are entitled by law to be paid the National Minimum Wage. This is regardless of the type of work you do and who you work for. For more information, please visit - [www.gov.uk/am-i-getting-minimum-wage](http://www.gov.uk/am-i-getting-minimum-wage).

You may also be entitled to receive income if you are unable to work because of sickness or maternity/paternity leave. Further information about this can be found by visiting – [www.gov.uk/browse/working/time-off](http://www.gov.uk/browse/working/time-off) .

It might also be useful for you to check that you are paying the correct amount of tax and national insurance from your wages. For more information about income tax and national insurance, please visit – [www.hmrc.gov.uk](http://www.hmrc.gov.uk).



## **Basic Bank Accounts**



Having access to a bank account is an essential tool in being able to successfully manage your money, and to pay your rent through Direct Debit. This is now a condition of your tenancy to pay your rent monthly and in advance. Basic bank accounts are simple accounts that do not provide a cheque book or overdraft.

With most basic bank accounts, you can:

- ✓ Receive payments of your wages, salary, state benefits, pensions and tax credits.
- ✓ Pay a cheque into the account.
- ✓ Take money out over the counter or from a cash machine.
- ✓ Pay your bills by Direct Debit or standing order.
- ✓ Pay money in over the counter.
- ✓ Some accounts will also give you a debit card.

A list of basic bank accounts is included in this pack. You will need certain items of identification to open a bank account – check with the individual bank or building society, as their requirements vary.

## Different types of basic bank account

This table shows which banks and building societies offer basic bank accounts and what services you can expect to get.

All these accounts accept *Automated Credit Transfer (ACT)* payments, offer cash withdrawals at the Post Office®, and a cash-machine card. None of them offer a cheque book or ask for a minimum amount to open an account.

Bank name and any special name for the account	Minimum age to open an account	Free buffer zone (see page 13)	Direct Debits and standing orders <sup>1</sup>	Charge for unpaid Direct Debit <sup>2</sup> or standing order	Debit card (Solo, Electron, Maestro or	Bank branch counter access (balance, deposits	Post Office® branch access	Free access to bank cash machines (ATMs) in the UK	If any of the following apply to you, your application may be declined
<b>Bank of Ireland UK:</b> Basic Cash	16	No	Yes	£42 <sup>4</sup>	No	Yes	Yes	Yes	Undischarged bankrupt, record of fraud
<b>Bank of Scotland:</b> Cash Account	18 <sup>3</sup>	£10	Yes	£10	Visa debit	Yes	Yes	BoS, Halifax and	Undischarged bankrupt, record of fraud
<b>Barclays:</b> Cash Card Account	18 <sup>3</sup>	No	Yes	£8	Visa debit	Yes	Withdrawals only	Yes	Record of fraud
<b>Clydesdale:</b> Readycash	16	No	Yes	£35	Maestro	Yes	Yes	Yes	Undischarged bankrupt, record of fraud
<b>Co-operative Bank:</b> Cashminder	16	No	Yes	£15 (max £150 per quarter) <sup>5</sup>	Visa debit	Yes	Yes	Yes	Record of fraud
<b>First Trust Bank:</b> Basic Bank Account	16	£10	Direct	£35	No	No	Yes (except deposits)	No, own ATMs only	Undischarged bankrupt, record of fraud, record of bad debts
<b>Halifax:</b> Easycash	16	£10	Yes	£10	Electron	Yes (withdrawals over £300 only)	Yes (except deposits)	Any LINK	Undischarged bankrupt, record of fraud
<b>HSBC:</b> Basic Bank Account	18	£10	Yes	No <sup>4</sup>	No	Yes (except withdrawals)	Withdrawals only	Yes	Undischarged bankrupt, record of fraud
<b>Lloyds TSB:</b> Cash Account	18 <sup>3</sup>	£10	Yes	£10	Visa debit	Yes	Yes	No, own ATMs only	Undischarged bankrupt, record of fraud
<b>Nationwide Building Society:</b>	18 <sup>3</sup>	No	Yes	£15	Visa debit	Yes (withdrawals over £100) <sup>6</sup>	Yes (except deposits)	Yes	Undischarged bankrupt, record of fraud
<b>NatWest:</b> Basic Account	18	£6	Yes	£6 (max £60 in any charging period)	Visa debit	Yes	Yes (except deposits)	No, own ATMs only	Undischarged bankrupt, record of fraud
<b>Northern Bank:</b>	14	No	Yes	No	Maestro	Yes	Withdrawals only	Yes	Undischarged bankrupt, record of fraud, record of bad debts
<b>Santander:</b> Basic Current Account	16	No	Yes	£25	No	Yes (withdrawals over £300 only)	Withdrawals only	Any LINK	Undischarged bankrupt, record of fraud
<b>The Royal Bank of Scotland:</b>	18	£6	Yes	£6 (max £60 in any charging period)	Visa debit	Yes	Yes (except deposits)	No, own ATMs only	Undischarged bankrupt, record of fraud
<b>Ulster Bank:</b> Step Account	18	No	Yes	£10 (max £100 in any charging period)	Visa debit	Yes	Yes (except deposits)	Yes	Undischarged bankrupt, record of fraud
<b>Yorkshire Bank:</b> Readycash	16	No	Yes	£35	Maestro	Yes	Yes (except deposits)	Yes	Undischarged bankrupt, record of fraud

#### Explanatory notes

**1** A bank may cancel a standing order or Direct Debit if, more than once, you don't have enough money in your account to pay it.

**2** Correct at time of print but always check with the bank or building society.

**3** 16 and 17 year-olds can open a similar account.

**4** The account may be closed if any Direct Debit or standing order is refused three times within a 12-month rolling period.

**5** A quarter is a group of three charging periods starting in January, April, July or October.

**6** No balance enquiries or printed 'mini statements' and only Nationwide bills can be paid.

# How to Keep Your Home Secure



## How to keep your New Home Secure

---

Homes with no security measures in place are five times more likely to be burgled than those with simple security measures. There are several things that you can do to try and make your property more secure:

1. Lock your doors and windows every time you leave the house. This applies even when you are just out in the garden.
2. Hide all of your keys, including car keys, out of sight and away from the letterbox (remember a device could be used to hook keys through the letterbox)
3. Install a visual burglar alarm – this can be costly, but it acts as a visual deterrent to thieves.
4. Install good outside lighting – security lighting can be used to light up darker areas around your property.
5. Get a trusted neighbour to keep an eye on your property.
6. Leave radios or lights in your house on a timer to make the property appear occupied. Try to vary the times that you leave these things switched on so that people do not see a pattern.
7. Make sure the fences around your garden are in good condition.
8. Secure bikes at home by locking them to an immovable object inside a locked shed or garage.
9. Keep ladders and tools stored away. Do not leave anything visible that could be used to break into your home.
10. Ensure side gates are locked to prevent access to the rear of the property.
11. Improve natural surveillance at the front of your property i.e. trim high hedges and keep other shrubs cut down.
12. Remove valuables from view of ground floor windows.
13. Store any high value items (i.e. jewellery, passports) in a properly secured safe or bank vault.

### **Distraction burglary**

If you're not sure who is at your door, do not open it. Check the identity of the caller by calling the company they are claiming to be from i.e. gas, electricity, water and police. Use the telephone numbers listed in your local directory or provided independently by your service provider - Do not use any telephone numbers provided by the caller - they may be bogus. The 'Waterboard' no longer exists, it is an obsolete phrase used only by bogus callers. Always ask to see proof of their identity and if you have a door chain fitted make sure that it is in place before you open the door.

### **Going away on holiday**

Make your home look like someone is living in it:

Use automatic timer-switches to turn your lights and radios on when it goes dark. You could use the Royal Mail's 'keepsafe' service - they keep your mail for up to 2 months while you're away. A trusted neighbour or family member may be able to help you by collecting your post, opening and closing curtains and they could park their car on your driveway. Do avoid discussing holiday plans on public social networking sites - burglars can use any information you post on there to their advantage.

# 1. From Applicant to Tenant(s) – What you need to consider before signing this agreement

Please read this agreement carefully **before** accepting the conditions and responsibilities outlined within it.

**When the agreement has been signed by you the conditions and obligations become binding on you as tenant(s).**

This agreement is a legal and binding contract with CBC. If you do not understand anything in this agreement you should ask for an explanation before you sign. You can also get independent advice from a Solicitor, Community Law Service or the Citizens Advice Bureau.

This tenancy agreement is for a

**INTRODUCTORY**

**SECURE**

**Tick as appropriate**

Witnessed (Name)

Date

The rights and obligations of you and Corby Borough Council as your landlord are set out within it. If you are a joint tenant each tenant is responsible for meeting all the conditions of the agreement.

The property named in this agreement has been inspected before it was viewed by you. We have completed all the necessary repairs (those which would make it difficult for you to live in the property without) to our fixtures and fittings and it has been declared ready for letting. There may be some repairs which can be done after you have moved in, we will confirm these with you. The property is let unfurnished and any fixtures and fittings within it are owned by Corby Borough Council unless otherwise stated on your property viewing and letting schedule.

If you move out of the property you must leave the whole property free from furniture, effects, possessions and rubbish. You must ensure that Corby Borough Councils fixtures and fittings are still in the property when you vacate. We record the condition of the property and its fixtures and fittings on letting and expect them to be there when you leave. We take account of fair wear and tear and any improvements we have authorised you to do or repairs undertaken during your occupation period.

The tenancy includes use of the common parts for all proper purposes in connection with use and enjoyment of the property including shared stairwells and landings, communal facilities, shared open spaces, garages, gardens, drying and bin store areas where applicable.

If you are a current tenant whose original tenancy began before 1<sup>st</sup> August 2015, you are afforded some preserved rights. These rights are marked with an \* throughout the document.

## Introductory Tenancies

### COUNCIL'S RIGHTS

This is an introductory tenancy. After one year it will become secure unless we have taken action to end your tenancy or advised you that we intend to extend it for a further six months before the anniversary of the start date of your tenancy. You will not be required to sign another agreement on the anniversary of the start date of your tenancy, as the rights, obligations and responsibilities contained within this agreement will be carried forward.

If during the period of your introductory tenancy you breach any of the conditions of tenancy the Council may take action to evict you. In this event you will have the opportunity to:

1. Discuss the breach with your Housing Officer.
2. Put things right in some cases (e.g. agree to pay arrears or keep to a repayment plan you have promised or stop a 'behaviour' which constitutes a breach under the terms of this agreement.
3. Ask for a review of any decision to serve you with a Notice of Proceedings, which is this first step the Council will take to gain possession of your home and have you evicted.

### RIGHT TO REVIEW

If you receive a Notice of Proceedings read its contents very carefully. The notice will advise you that you have the right to review the decision to serve it upon you and seek possession and your eviction. You must ask for a review of the decision in writing within 14 days of being served with it. More detailed information can be found in the leaflet you have been issued with entitled "Introductory Tenancies".

### INTRODUCTORY TENANTS are unable to:-

- Buy the home you live in.
- Exchange their home with another tenant.
- Assign their tenancy (give up in favour of the other joint tenant or another family member).
- Take in a Lodger.
- Sublet the home they live in.
- Undertake major alterations or improvements.

**When and if your tenancy becomes a Secure Tenancy you will enjoy all of the rights above. This tenancy agreement will convert to a secure tenancy without further notification to you. You will be informed at least 8 weeks before your tenancy is due to be "secured" if we do not intend to convert this tenancy to a secure tenancy and of the reasons for that decision.**

## Clutter Image Rating Scale: Kitchen

Please select the photo below that most accurately reflects the amount of clutter in your room.



1



2



3



4



5



6



7



8



9

Quick Quiz	True	False
If you lose your keys, will the Council change the locks free of charge?		
I have recently split with my partner, we have 2 children we are joint tenants. Can his/her name be removed from the tenancy?		
I am behind with my rent and I have £100.00 arrears. Will I still get a rent free week?		
My teenage children have been partying without my knowledge and I have received neighbour complaints. Am I in breach of my tenancy conditions?		
My garden and hedges are overgrown. I do not have garden tools to do the job. Will the council do my garden?		
Do I need to pay 4 weeks rent in advance?		
Is all fencing the responsibility of the Council to repair?		
Emergency repairs can be reported out of hours.		

## Notes

## Notes