Moving on up

A guide to living in your own home
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Message from Eaves’ Chief Executive

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A new home!
Moving to a new home is an exciting period. It is a chance for you to start again and live independently; a chance for you to create an environment that is to your taste and where you can close the door and shut out the demands of the world.

However, as well as all the good things about moving, it can also be a demanding and sometimes even stressful time. Trying to get everything done in the right order, making sure you have sorted out all of the irritating bits of paperwork and tackling DIY jobs can seem overwhelming and hard to get your head around.

*Moving On Up* has been written to provide you with some support in the early days of living in your new home. It aims to provide you with the information you need to make life that bit easier. However, you may come across some issues which we have not covered. In these cases, we urge you to make contact with agencies which will be able to help. For example, most London boroughs will have a Citizens Advice Bureau, or an agency which gives advice on budget management or debt counselling. You should feel free to contact them; helping people through sticky situations and providing professional advice is what they are there for. Eaves also runs a number of projects and workshops which may be useful to you, and these are detailed in Appendix D at the back of this guide.

Good luck with your new home! If we have missed anything you would have liked to see in the guide please do let us know so we can put that right in the next edition.

Denise Marshall
Eaves Chief Executive
IN WITNESS WHEREOF, the parties have executed this Lease as of the date first above written.

[Landlord] Signature Block

[Tenant] Signature Block
After waiting for all this time you finally have a new home. It might not be the palace you had dreamt of, but it is yours, and if you are like the rest of us that will be a relief to you. However, before you do a little happy dance and phone your friends/family/workplace to tell them, PLEASE make sure you take the time to check out some of the pesky details and start doing some of the boring stuff...
Things to think about

* The tenancy start date. Depending on when you viewed the property, you should try and negotiate your moving-in date for at least a week later. You should still get the keys and be able to visit the property whenever you like, but the time will ensure that you are able to sort out things like ending previous tenancies or licences, informing gas/electricity suppliers, organising your post to be redirected and so on.

* Find out how much the rent is per week.

* If you are taking on the tenancy of a flat you may also incur a ‘service’ charge for the communal areas of the building. Find out if this is included in the rent, or charged for separately, and budget accordingly.

* Make an application for Housing Benefit or other financial assistance if you are not working or receiving a low wage (visit www.direct.gov.uk for further information).

* Make sure that you understand the terms and conditions of the tenancy, and your rights and responsibilities. This may sound boring – usually these documents are not the most exciting reads – but it is vital you know what you can expect and what is expected of you.

* Take down the contact details for your Housing Officer so you can call him or her directly with any queries you might have.

* If you are on benefits or a low income, you may be entitled to Dual Housing Benefit if the tenancy you are moving to overlaps with the tenancy you are moving from. This is to avoid you having to pay rent on two properties at the same time. Ask your Housing Officer for details.
First things first...

Okay, you’ve accepted the property and in a few days you are hoping to move in. Now is probably the time to take a deep breath and visit your new home, so that you can prepare yourself for some of the things you need to do in the days leading up to the big move...

- Take a note pad and pen so that you can note down any repairs, decorations or other issues that will need sorting out.
- Take a tape measure and measure windows for curtains, floor space for furniture and floor covering, and the entry space – unless you are a trained magician, trying to get a six-foot sofa through a four-foot door frame just isn’t going to happen.
- Start putting together a ‘moving-in day box’ for the essentials you cannot survive without. This might include a kettle and cups, a jar of coffee, some loo roll and soap, your mobile phone, plastic household gloves and... the list is endless. Only you will have an idea of the things you cannot get through the day without, and the important thing is to remember to put your box together and take it with you on the day.
- Keys – do you have enough? A spare set is always handy for emergencies.
- Taps and sinks – do you have hot water? In fact, do you have any water? If not, talk to your Housing Officer.
- Light fittings and sockets – did the previous occupiers take every light-bulb with them when they left? If they did you might want to put a couple of bulbs in your moving-in day box.
- General cleanliness – sadly, some people don’t leave. properties in the tidiest of conditions. You might want to do a quick hygiene check and, if necessary, prepare yourself a cleaning kit.
- Heating – check what sort it is, how it works, where the controls are and that it is working. If it isn’t working properly
talk to the landlord and the utilities company and organise them to sort out repairs.

* Cooker space – check if the connection is for a gas or electric cooker, so you know what to buy. Your landlord is required by law to carry out a gas safety check every year, so you should be safe. Check this has been done, then make a note in your diary when the next one is due so you can chase it up if necessary.

* TV/Phone – check if there is a phone and a TV aerial point.

* Decorations – check and note the general state of decoration in each room and hallway. It may not be decorated to your taste but try to imagine how it would look with a lick of paint and with your style (ask your landlord’s permission before embarking on any work!). Depending on where you are moving you may be entitled to a decorating allowance, so it is worth checking this out – ask your Housing Officer.

* Water – make sure you can locate the water mains stopcock and the water meter.

* Electricity and gas meters – check how to switch the supply on and off, find out if they are currently connected and when the last reading was carried out. Make sure you know where the fuse box is.

* Removal/transport costs – if you have a number of items that will need to be transported, this is the right time to research the companies in your area which provide a removals service. If you don’t have much stuff you may be able to hire a small van or even persuade friends to help you out. Some areas also have Community Transport Schemes that may be able to help you at a heavily discounted price; check at your local library or on the internet to see if such schemes exist near to you.
Fixtures, fittings and finances

If you are one of the lucky people who has a warehouse full of goods waiting to be transported to your new home, then you will probably want to skip straight to the next section of this guide. However, if you don’t have very much to take with you or even nothing at all, the following information may be helpful.

Unless your home is fully furnished, you will need to spend money on furniture and white goods. This can be pricey, but you may be able to get some help if you are on benefits.

Community Care Grant

You can apply for a Community Care Grant if you are already getting Income Support, income-related Employment and Support Allowance, income-based Jobseeker’s Allowance or Pension Credit. You may also qualify for a grant if:

- You’re moving out of residential or institutional care to live independently;
- You’re moving to a new home which will be more suitable for you following an unsettled period in your life, and are being resettled by your local council or a voluntary organisation;
- You need help to stay in your home if the alternative is to go into residential care or hospital;
- You need help because you or your family face exceptional pressure, such as a family breakdown or because one of you has a long-term illness; or
- You look after someone who is ill or disabled, or has been released from custody on a temporary licence.
The amount you receive depends on how well you qualify and how much money is in the Community Care Grant budget at the time. When filling out the form think of all costs of new furniture, including hidden costs such as installation and delivery. Although the Community Care Grant will be helpful, you should bear in mind that it is unusual to receive the entire amount you need and sometimes people receive very little. 

If you do decide to apply for this grant the form must be completed and handed in within five days of signing your new tenancy. Download a form and find out more information at the Direct Gov website (www.direct.gov.uk).

Social Fund Budgeting Loan

If you are on a low income and need help with certain important costs, you may be able to get an interest-free Budgeting Loan from the Social Fund, which you will pay back.

You may be able to get a Budgeting Loan if you or your partner have been claiming or getting payment of one of the following benefits for at least 26 weeks:

* Income Support;
* Income-related Employment and Support Allowance;
* Income-based Jobseeker’s Allowance; or

A word of warning...

If you are not experienced at completing the Community Care Grant form, you could find it a bit intimidating. If you are living in a hostel or refuge you should be able to ask a support worker to help you.
* Pension Credit.
For further information about Social Fund loans visit the Direct Gov website www.direct.gov.uk.

**Other financial assistance**

There may be other benefits available to help you furnish your home. To find out more, call Jobcentre Plus on 0800 055 6688. You will speak to an operator who will guide you through making a new claim or renewing the details of a claim that has recently closed. During the call you will be asked to provide the following information, so have it handy:

* Your National Insurance number;
* Details of your rent or mortgage;
* Details of your past or present employment; and
* Details of other income and savings.
Furniture

When buying your furniture there are a number of factors that you should take into consideration. You should think about what items you will need immediately, and the stuff you can wait a little longer for. For example, most people prioritise a cooker because eating out is expensive and ‘take-aways’ are not the greatest in terms of proper nutrition. Prioritising is a personal decision, but try to think about which items will make you feel most comfortable as well as allow you to function daily.

Pots, pans and kitchen stuff

There are some great bargains to be had in the ‘big name’ stores and even supermarkets nowadays. For example, IKEA, Sainsbury’s and Asda all sell ‘starter packs’ of crockery and pots and pans, starting from as little as £10.

Second-hand Shops

You may decide to make your money stretch further and buy some of your goods second-hand, so check out the shops in your area. If you find something you want do not be afraid to ‘haggle’. Most second-hand shops add a healthy ‘profit’ onto the price of goods but they also want to have a quick turnover of stock, so may be prepared to offer you a discount. Don’t forget – if you don’t ask, you don’t get!

If you are considering buying second-hand electrical goods we would strongly recommend you make absolutely sure that the appliance has had a Portable Appliance Test (PAT) which is carried out to ensure that used appliances are as safe as possible for consumer use. Appliances which have been tested will have a
clearly visible label showing that the goods have passed inspection. When it comes to these goods, we would urge that if you have any doubts, do not buy them.

Furniture projects

There are a number of furniture projects in London where you can buy second-hand furniture. The advantage of using furniture projects is that they provide goods at low, subsidised prices to people on low incomes. All goods are second-hand and are priced according to a person’s individual circumstances. All white goods are tested and passed with a health and safety certificate before being sold.

Soft furnishings such as beds and couches should have a fire safety certificate; don’t buy unless they have this.

A word of warning...

When you start furnishing your home you may come across furniture stores offering ‘buy now, pay later’ schemes or loans. These deals can seem appealing, as they allow you to buy everything you want and pay the cost off month by month. BUT you need to take extreme caution. Many (not all) of these loans/credit agreements charge MASSIVE amounts of interest and you can end up paying hugely over the odds for your goods. It is not unknown for stores to charge 1000% interest, so you could find that you are still paying in five years time for the sofa that you threw out years ago because it collapsed. CHECK before you sign up to any schemes like this.
How furniture projects work

* Projects recycle and redistribute donated furniture and domestic gas and electrical appliances.
* Most require referral from a registered agency – you can’t refer yourself.
* You can be referred by Eaves’ Resettlement Service, Social Services, CABS or your Housing Association.
* Some require an application form to be completed.
* You may need to make an appointment to go and view the furniture.
* There may be a delivery charge.

See Appendix C for a list of furniture projects.
Freecycle is an internet site where people advertise stuff they want to give away, or ask for stuff they would like people to give them for free. Things advertised on Freecycle range from beds and sofas to cakes and spanners to clothes and DVDs... basically, you can find anything and everything that you want. The site is broken down into geographical locations so you should be able to find out what is available near to you. In the case of big items, you might have to pay for transport costs.

www.freecycle.org/group/UK/London
Loot has a large selection of second-hand goods on sale throughout the UK and may offer the occasional bargain. www.loot.com

Gumtree is another website where people offer stuff for sale cheaply, or for free if they want to get rid of it quickly. www.gumtree.com/london
2. Getting it right from the start ... rent and bills
Rent

It is important to pay your rent as agreed because your tenancy is a legally binding contract between you and your landlord.

When you first move into your property it will help if you set yourself a routine for paying your rent and then stick to it. We know that at times people’s incomes are limited and sometimes this can lead to having to make hard choices. For example, your daughter’s birthday may be approaching and you do not have enough money to buy the fabulous pair of musical roller-skates she has set her heart on AND pay the rent as well...

PAY THE RENT!

We do not say this because we don’t care about your daughter, but because we know that there will always be demands on your purse, and it can be really hard once you have nibbled away at the rent to stop yourself from doing it again, and again, and again. And then your rent arrears spiral out of control and it can seem impossible to get back on track, and you will find yourself getting stressed, the letters will start coming in from the landlord and your home stops being the safe place it should be and becomes part of the problem.

PLEASE believe us that it simply isn’t worth the stress and unhappiness this will cause you; take our advice and fix a routine from the first week you move in, and pay your rent on time.

What to do if you struggle with rent and fall into arrears

Okay, so you ignored us and brought the skates... Don’t worry; we are not going to take it personally. Let’s try and sort this out.
**Tip 1**

It is important not to be frightened or pretend this is not happening. You are not the first person to have fallen into arrears, and we guarantee you will not be the last. The really important thing is to fix the situation and get back on an even keel.

**Tip 2**

Contact your landlord as soon as possible and inform them that you are having difficulties paying your rent. Contact them even if you have already accumulated arrears. Landlords are generally not monsters and they have an interest in working with you to help you pay off your arrears – after all, this way they get their money, even if a little later than anticipated. They can help by setting up realistic payment plans for you, so don’t be afraid to get in touch.

**Tip 3**

If you are on a low income and need financial help to pay all or part of your rent, you may be able to get Housing Benefit. Find out more, including who is eligible and how to claim at www.direct.gov.uk.

**Tip 4**

Many rent arrears are due to late Housing Benefit payments. Most landlords understand the system and accept this as a reason for late payment, but you do need to keep them informed. If you are responsible for part of the payment, make sure you pay your part on time.

**Tip 5**

Never be too frightened to ask for help. There will be a number of agencies operating in your area which will be happy to liaise
with your landlord and benefit agencies on your behalf if you have problems.

A word of warning...

If you have been evicted for rent arrears, you will be seen as ‘making yourself intentionally homeless’ by the council or borough, and they may not take responsibility for re-housing you. You should also note that this debt does not go away after an eviction, so it can have a lasting effect on your credit rating.

Ways to pay your rent

Most landlords have a number of ways for tenants to pay their rent:

* **Direct Debit or Standing Order** – this is the most convenient way of paying rent as it is taken from your bank account each month and prevents you from falling into debt. The drawback is that if you do not have enough money in your account when the rent is taken, you could face high penalty charges from your bank.
* **Telephone** – most landlords offer the option of paying rent over the phone using a debit or credit card.
* **Internet** – if you have a computer and internet access at home this can be a convenient way to pay. You can pay when it suits
you, including outside office hours (as long as you pay on time). Check with your Housing Officer if this option is available with your landlord.

* Rent card – rent cards allow rent to be paid at a shop that has a Paypoint. It is important to keep all receipts of payments made as this is your evidence that you have paid your rent.
Council Tax

If you have your own tenancy you will be responsible for paying the Council Tax bill.

Council Tax helps pay for local services such as policing and rubbish collection. Council Tax applies to all domestic properties, including houses, bungalows, flats, maisonettes and mobile homes, whether owned or rented.

Most Local Authorities are happy for borough residents to pay the council tax on a monthly basis by Direct Debit or Standing Order. However, if you ever fall into arrears they may then insist on you paying the full amount at once.

The rate of your Council Tax depends on where you live.

Council Tax reductions

Single person discount: if you are a single person (i.e. you live alone) and are working, you are entitled to a council tax discount of 25%.

Council Tax benefit: if you are on benefits you are also entitled to Council Tax Benefit. This form should be completed along with your Housing Benefit Form.

Visit your local council website for details about how to set up an account and how much you’ll have to pay (details in Appendix C).
Gas and electricity

Gas leak

If you smell gas, or think you may have a gas leak somewhere, then you should call the National Grid Gas Emergencies line straight away. The number is free to dial so do not hesitate.

Make sure all gas appliances are turned off and switch the gas off at the mains if possible.

Then open all windows and doors to let gas out.

DO NOT

* Turn lights on or off;
* Use other electrical switches or appliances;
* Smoke; or
* Light a match or any other naked flame,

as these could trigger an explosion.

A word of warning...

...do not try to investigate the problem or attempt to fix a leak or a faulty appliance yourself.

Call National Grid Gas Emergencies (formerly Transco Gas) on its FREE 24-hour number 0800 111 999

Suppliers

You will need to find out who supplies gas and electricity to your property, so you can set up your own account. First, ask your landlord or Housing Officer. If they are not sure, the following agencies should be able to tell you who your suppliers are:

- Transco Meter Helpline – 0870 608 1524 (gas)
- EDF Energy Network Meter Point Administration Service – 0800 096 9000 (electricity)
- www.gas-guide.org.uk/emergencies.html

Meter readings

Take gas and electricity meter readings the day you sign the lease so that you know you are only paying for your own use and not the previous tenant’s.

The energy companies will come round once every six months to read the meter. It is important to ensure that the suppliers have up-to-date readings, otherwise they will estimate your bills and you may end up owing money.

Please always be aware of your safety when it comes to allowing contractors into your home. If you didn’t know someone was coming, you don’t have to let them in. Ask them to wait outside while you call the company to check that they are genuine. Always ensure that identification is shown before giving access.

Finding the right supplier

You do not have to change supplier; you can simply set up an account with the existing supplier. However, there are many...
different energy suppliers and you may find that your existing supplier is not the cheapest. Remember that many suppliers offer a discount if you have them supply both your gas and electricity (called a “dual fuel” account).

The most common gas and electricity suppliers include:

* British Gas – www.britishgas.co.uk
* E.ON Energy – www.eon-uk.com
* EDF Energy – www.edfenergy.com
* Npower – www.npower.com

If you hunt around, you might find a cheaper supplier. Have a look at these websites to find the best deals:

* www.moneysupermarket.com
* www.uswitch.com
* www.ukpower.co.uk
* www.confused.com
* www.energychoices.co.uk

Remember that if you change supplier you must tell your current suppliers that you are leaving, give them a meter reading and pay off any outstanding bills.

**How to change energy supplier**

Call the suppliers listed above and ask for their tariffs. Once you’ve decided on your new supplier, call them and ask how you go about switching to their services.

If you need more information about your options or rights you can contact Consumer Direct on 0845 404 0506 or visit www.consumerdirect.gov.uk.
Gas meters

There are two types of meter in common use in households.

Credit meters

Most customers have a credit meter which records the amount of gas you use.

With a credit meter you will receive a quarterly bill and someone will come and read your meter every six months. Estimated bills will be sent out when there has not been a reading and you can call and give your actual reading for a more accurate bill.

When giving a meter reading, you may need your MPRN (Gas Meter Point Reference Number. It is a unique ten-digit number and can be found on your gas bill. It is also sometimes referred to as an ‘M’ number.

Figure 1: gas credit meter
Prepayment meters

With this type of meter, you pay for your gas before you use it. Coinless prepayment - or ‘Smartcard’ - meters have replaced token, key and coin meters. You charge your card with a certain amount of credit and the meter records the amount of gas you have used. Your gas supplier can tell you where you can get your card or key charged.

Figure 2: gas prepayment meter
Electricity meters

There are two different categories of electricity meters – credit and prepayment (like gas meters).

Credit meters

Most customers have a credit meter which records the amount of electricity you use. With a credit meter you will receive a quarterly bill and someone will come and read your meter every six months. Estimated bills will be sent out when there has not been a reading and you can call and give your actual reading for a more accurate bill.

Prepayment meters

With prepayment meters you pay in advance and when your money runs out, your electricity stops. The system is similar to a pay-as-you-go mobile phone.

Prepayment meters usually accept tokens or cards that can be bought or topped up. Your supplier will tell you where to buy tokens or top up your cards.
Reading the meter

If you notice that your gas or electricity bills are estimated, call your supplier and book them in to come round and take a reading, to ensure you are paying the right amount for the energy you use. You could be under-paying, which means you’ll end up in debt.

When the contractors come round to read the meter, ask them to show you how to do it so you can regularly supply them with up-to-date readings.

Alternatively, visit your supplier’s website for instructions.
Everybody has to pay for their water. The money pays for the safe supply of water into your home and sewerage treatment. Unlike the energy companies you do not have a choice of supplier. Thames Water is the supplier to London. For more information visit www.thameswater.co.uk.

Meters

Not all houses have water meters. Ask your Housing Officer if you have one, and where it is. A water meter may be fitted inside or outside your house. Indoor meters are usually found under the sink, and outdoor meters are usually fitted at the outside stop valve (look for a small metal or plastic cover in your drive, garden or nearby footpath).

How can I access my meter?

Outdoor meters are generally found in a small box under a metal or plastic cover. You will need a screwdriver to open this. Under the cover you will find a foam or polystyrene disc. This protects your meter from frost, so make sure you put it back!

How do I read my water meter?

Water meters have a series of black numbers and red numbers. Only record the black numbers, and read them from left to right. Meter readings should be taken by the supplier independently. However this is not always possible; check your bills to see if the readings are estimated and ensure you supply a reading as soon
as possible. It is always better to make sure your readings are up-to-date to prevent you from falling into debt.

**How do I submit meter readings?**

**Online**
Visit www.thameswater.co.uk to submit a reading via the internet.

**By phone**
Simply call the 24-hour automated service on 0845 9200 888, or speak to a customer service adviser at the Customer Centre by calling 0845 9200 800 (open weekdays 8am–8pm and Saturdays 8am–1pm).

**By post**
If you are unable to submit your meter reading online or over the phone you can send it to Thames Water by post at Thames Water, PO Box 436, Swindon SN38 1TU.
T.V. licence

If you watch or record television programmes, you must by law pay for a TV licence.

If you’re certified as either blind or severely sight impaired then you’re entitled to a 50% reduction in the licence fee.

When you turn 75 you still have to have a licence, but it is free of charge.

For further information visit www.tvlicensing.co.uk or write to:

Customer Services
TV Licensing
Bristol BS98 1TL

How do I pay for a licence?

Direct debit
This allows you to spread the cost of your licence over the year. It’s the most convenient way to pay, and your licence will be automatically renewed each year.

Debit or credit card
You can pay securely online, over the phone or at a Pay Point outlet. Call 0844 800 6790 or visit www.tvlicensing.co.uk.

T.V. Licence Savings Card
This is for people who already have a TV Licence and would like an easy way to save for next year’s. You can deposit savings whenever you like with a minimum payment of just £2. It’s free to apply for a card and there is no charge for using it. You can make
a payment at any time, either online, by text, at any Paypoint outlet or over the phone. To obtain a card, call 0300 555 0281.

**Cash Payment Plan**

If you would like to spread the cost of your TV Licence over the year, but don’t want to set up a direct debit, you can join the Cash Payment Plan, which lets you pay for your licence in manageable installments of as little as £5.50 a week. Once you’ve joined the plan, you’ll be sent a payment card and a schedule showing how much to pay towards your licence and when.

If you pay weekly, you’ll pay for your first licence over six months in 26 weekly instalments. After this, you can move to fortnightly payments if you wish.

If you choose to pay monthly, you will pay for your first TV licence over six months. After this, you can pay for your next licence over 12 months, so your payments will be smaller.
3. Safety and security

Once you have found, furnished and decorated your new home, you need to make sure it is safe and secure. Not only will this protect you and your belongings from coming to any harm or being stolen, but it will help you to feel comfortable, secure and ‘at home’.
Home contents insurance

Contents insurance is designed to protect your possessions within your home. Levels of cover vary, but the most basic levels will cover theft from your home. If you pay a bit more, you can usually be covered for any accidental damage. Contents insurance is especially appropriate if you have any valuable items such as televisions or computers.

It is definitely worth shopping around for a good deal as different insurance companies offer varying levels of cover for differing costs. Make sure you read the policies carefully before you buy them, especially about how much excess you have to pay (excess is the amount you have to contribute towards a claim before the insurance company pays up. It usually ranges from around £50 to £300) and what the insurance covers you for e.g. theft, fire, flooding and so on.

Most insurers will offer you the choice of paying for your insurance in a lump sum up front, or monthly. Paying monthly will be better if you don’t have a lump sum you can hand over, but you will end up paying a bit extra.

Compare contents insurance using the following price comparison websites:

- www.moneysupermarket.com
- www.uSwitch.com
- www.SimplySwitch.com
- www.unravelit.com
- www.HomeAdvisoryService.com
- www.confused.com
- www.gocompare.com
Your landlord may also run an insurance repayment scheme for tenants, where the cost of the insurance can be included in your rent. It is worthwhile checking this out with your landlord or Housing Officer.

Don’t forget that if you leave windows or doors unlocked when your home is empty, your contents insurance is not valid. This means the company will not pay up if you are burgled because you went out and left a window or door open or unlocked.
Keys, doors and windows

Have a spare set of keys cut and leave them with someone you trust. If you lose your keys or accidentally lock yourself out, you can then get back in without having to call out a locksmith, or break a window. It is unlikely that your landlord will have spare keys to the property, and even if he/she does, it could be difficult to get hold of them.

Think carefully about who you leave your keys with. You must trust them implicitly. Never leave keys in obvious places, for example under plant pots, door mats or on top of door frames as these are the first places burglars will look for them.

If your doors have deadlocks, use them. This is especially important when you go out, or go to bed. It is also important for insurance purposes that if you have said you have deadlocks, you use them.

About one-third of burglars get in through an open or unlocked back window, so check that all your doors and windows are shut securely, especially on the ground floor. Visible locks put burglars off, because breaking a window is noisy and likely to attract attention.
When you go out

* Take time out to check that all doors and windows are properly locked.
* Deadlock the front and back doors.
* Draw your curtains in the evening to stop people from looking in and seeing what you’ve got. This is especially important if you have valuable items in your home, such as TVs or stereos.
* Some people like to leave a light on when they go out, so that it looks like someone is in.
* If you know you are going to be away from your home for a few days or more, you could consider taking extra precautions such as asking the neighbours to keep an eye on your home, asking friends to pop by and check your property, and cancelling newspaper or milk deliveries. You could also ask someone you know well to housesit for you, so the house isn’t empty for a long stretch of time.

For more information on keeping your home safe visit www.crimereduction.homeoffice.gov.uk.
4. Recycling and conserving energy
Recycling

Recycling is good for conserving the environment, but sometimes it is hard to work out what and how to reduce, reuse and recycle.

Most local authorities collect recycling weekly, and provide a special box for you to put recyclable materials in. Some councils impose penalties on people who do not recycle; call your local council to find out what the requirements are where you live.

As well as home recycling bins, there are recycling banks across all local authorities, which can be used to recycle different materials. These are located on many streets, outside housing estates. To locate recycling banks, and for further information about recycling, contact your local authority or visit www.recycling-guide.org.uk.

There are certain services which will take away any possessions you have which are still useable but which you no longer want. Websites such as www.dontdumpthat.org.uk and www.freecycle.org can put you in touch with people who will come and take away any unwanted things.
Saving energy and money

By adjusting your habits slightly it can be easy to reduce the amount of energy and water you use in your home and the amount of waste you produce.

Saving energy heating your home

* Only heat your home when necessary.
* Turn your thermostat down by one degree centigrade and you could save around £60 a year.
* Close your curtains at dusk and shut doors to keep heat in.
* Leave plenty of space around radiators to let heat into the room.

Saving energy on lighting and appliances

* Turn off lights when they are not needed.
* Do not leave appliances on standby – they use almost as much electricity as appliances which are left on.
* Unplug your phone chargers when not in use.
* Only boil as much water as you need when using the kettle.
* If you’re not filling your washing machine to capacity, then use the half load or economy options.

Saving water

* Turn off the tap when brushing your teeth.
* If possible, take a shower instead of a bath.
* Use a washing-up bowl instead of washing up and rinsing dishes under a running tap.
This section is to be used as a guide. Only carry out repairs if you are able and feel confident to do so, otherwise contact your landlord’s repairs line to report a problem. If you are living in privately rented accommodation you should contact your landlord or letting agency to report repairs.
Tips on looking after your home

If you have your own tenancy you are responsible for keeping the inside of your home in good condition. Make sure you:

- Keep your property clean and hygienic;
- Prevent blockages in the kitchen sink waste pipes by ensuring you put all food waste in the bin before you do the washing up;
- Keep outside gutters and drainpipes clear of leaves and other debris so that water can drain away easily;
- Make sure you know where your main water stopcock is, and how to turn it off. Also, be sure to know how to turn off your electricity and gas supply in an emergency.

Figure 1: water stopcock
Dealing with condensation

“Condensation” occurs where moist air comes into contact with a surface which is at a lower temperature. The air cools down when it hits the cooler surface and releases the water onto that surface, so your walls and furniture become wet.

The air in your home will be damp most commonly after you’ve had a shower, when you have washing drying inside, or when you create steam by cooking or boiling a kettle.

If left untreated, condensation can damage your home, clothes and bedding. It can also cause mould to grow on walls and ceilings.

Treating condensation is easy! The following tips should help to keep your home less damp:

* Cover pans and turn down the heat when boiling food;
* Dry your clothes outside, or in a well ventilated room, or open a window to let the moisture out;
* When you take a shower or bath increase ventilation to let moisture out – open the window or turn on the extractor fan;
* Get into the habit of opening the windows in your home for a period of time each day to change the air in the house;
* Allow air to circulate by leaving a gap between furniture and the wall; and
* Wipe away moisture. This will prevent mould from developing. If mould does occur, wipe it away with diluted bleach (one part bleach to four parts water).
Leaking or frozen pipes or appliances

If you have a leak anywhere, call your landlord’s emergency repair line immediately.

While you are waiting for help, put a bucket underneath the leak and pull back any carpets or rugs so the water doesn’t spoil them. Put down newspapers or towels to absorb any dampness.

If you can, turn off the water at the mains stop tap. Switch off any water heaters. Turn on all the taps to drain water from the system quickly.

If electric fittings become wet

DO NOT TOUCH any wet electrical fittings. Turn off the electricity at the supply point (normally found within the fuse box) and wait for your landlord to fix the problem.

If the ceiling bulges

If there is a leak in the roof or the flat above and your ceiling starts to bulge, you can prevent the ceiling from falling down by placing a bucket under the bulge and piercing a small hole in the plaster to let the water through. Just in case though, it may be wise to move anything breakable away from the area underneath the bulge!
When pipes freeze

If the water supply to any of your appliances has stopped, and it has been very cold, the chances are that your pipes have frozen. First, work out which pipe is frozen by turning on every tap in your home, including the bath taps. If the water in the kitchen sink is frozen but the water in the bathroom sink works, then you know you are dealing with an isolated problem and that it is the pipe supplying water to the kitchen which is frozen. Once you have worked out which pipe is frozen, turn off all other taps but leave this one on.

Next, turn off the water supply to the house. It is important to do this before thawing pipes as the pipe may already have broken under the pressure caused by the freeze and you don’t want your house to be flooded!

When the water is turned off, you have a few options to thaw the pipe. One is to use towels soaked in hot water. Wrap the frozen pipe with hot, wet towels and pour on additional hot water until the pipe has completely thawed. If the hot towel approach doesn’t work, try your hair dryer. Turn on the dryer and blow up and down the length of the frozen pipe. Once the water starts to thaw and trickle from the tap, you can turn the main water supply back on. Keep working with whichever heat source works best, and keep the water tap turned on until full water pressure is restored.

If none of the taps in your home work, it is probably the main pipe bringing water into your home which is frozen. Turn on all taps in the sinks and bath and turn off the main water supply. Follow the thawing suggestions above (hot

A word of warning...
NEVER EVER USE A BLOWTORCH OR A LIGHTER TO THAW A FROZEN PIPE
towels or hairdryer) but apply the heat directly to the pipe that enters the house instead.

Never use a blowtorch or a lighter to thaw a frozen pipe! Not only does the open flame create a serious fire hazard, but the heat will be too intense for the pipe and could crack it. And even more seriously, the water inside the pipe could boil and cause the pipe to explode.

If your pipes have frozen once, it is likely they will freeze again. Here are some tips to keep your pipes working in all seasons.

* Wrap outside water pipes or inside pipes located in cold places (e.g. under the kitchen sink) with insulating material such as newspaper or electric heat tape, taking special care to cover all joints, valves and any other fittings. Electric heat tape should be available at your local hardware store. Follow the manufacturer’s instructions when applying the tape.

* Keep the thermostat set at a constant temperature both day and night – no lower than 13°C. If you go away for a few days in winter, do turn the heating down, but don’t turn it off.

Remember to always call your landlord’s emergency repairs line straight away!
Bleeding a radiator

If the top part of your radiator is cold when your heating is on, but the bottom part is warm, this means you have air trapped in the system. Bleeding the radiator releases the air and allows hot water to fill the whole system.

If you have a traditional central heating system...

...with a hot water tank in an attic or an airing cupboard, follow the steps below to bleed your radiator.

If you have a combination boiler you will usually need to refill the pressure in your boiler after bleeding the radiators. When you move in, ask your landlord to show you how to refill the water pressure. Alternatively, when the radiators need bleeding for the first time, call your landlord’s repair line, but ask the person who comes to fix the problem to show you how to refill the water pressure.

WRITE DOWN HOW TO DO IT!

This way you will remember how to do it yourself next time.

Ask your Housing Officer or landlord if you have a combination boiler or traditional central heating.
Before bleeding a radiator

If the radiator is completely cold, check that it is actually on first, using the valves at the bottom of the radiator (figure 1).

If more than one radiator is cold, but the heating and the radiators are definitely on, it is likely that the whole system needs to be checked by a plumber, so call your landlord’s repair line.

Before bleeding radiators, turn off the heating system and wait for it to cool down. This is because the air in the radiator will be extremely hot and could scald you.

Prepare for the job by getting a special radiator key. These cost no more than a couple of pounds and are available from most DIY and hardware shops. You should also get a rag or cloth and a bucket or bowl ready.

Figure 1: thermostat radiator valve
How to bleed a radiator

The bleed valve is the small square nut at the top end of the radiator. Place the key over the valve and add the cloth around it to catch any water. The water may be dirty, so this is to protect your clothes and carpet from stains.

Gently turn the key anti-clockwise until you hear a hiss - this is the air being released. Do not unscrew the valve completely, as the plug will come right out. Let all the air hiss out. When water starts to come through, turn the key back clockwise to shut the valve off.

You should find that the radiator will get hot all over next time you turn the heating on. If it doesn’t, call your landlord.
Loss of electricity or power

If you suddenly lose power or electricity check the following:

Locating the fuse or trip switch

Check the consumer unit or fuse box; it will either have fuses or trip switches.

Modern electrical circuits (figure 1) are fitted with a circuit breaker fuse system. If a fault develops, a switch is tripped and the circuit is broken.

Figure 1: fuse box with trip switches
Older fuse boxes have fuse holders and when the fuse is blown it must either be replaced or rewired using special fuse wire of the correct amperage. Old style fuse boxes are not very common anymore, but if you do have one it is recommended that you do not try to fix or replace the fuse yourself – call your landlord’s emergency repairs line.

**Fixing a tripped switch**

The consumer unit or fuse box is usually next to the electricity meter. Open the cover of the unit to expose the switches. Check if any switches have tripped to the ‘off’ position, and put them back on again.

If tripping occurs again then you probably have a faulty appliance. You need to identify which appliance is causing the problems, so go around the house and find out which set of lights is not working now that the switch has tripped. Unplug all the appliances on that circuit (ie near the lights or in the same room) and switch off the immersion heater if you have one. Switch the tripped switch to the ‘on’ position and plug in the appliances one by one until the trip goes again. Leave that appliance unplugged and re-set the switch again.

If an appliance is causing the circuit to trip, there is something wrong with it so get it checked out by an electrician. If it is still in warranty, take it back to the shop where you bought it.

**What causes a box to trip or blow a fuse?**

- A faulty or misused appliance.
- An overloaded circuit i.e. too many appliances being used at the same time.
- An overfilled kettle.
- Worn out or cracked cooker rings.
A faulty immersion heater.
* Faulty connections on leads to appliances e.g. to a TV or music system.
* Light bulbs blowing.

A word of warning...

* Never tamper with the electricity company’s fuse box and seals apart from putting any tripped switches back on again.
* Never take any action in this area unless you are 100% confident you can do it safely.
* Contact your landlord’s emergency repairs number if there is a problem.
* Never use appliances with cracked plugs or casing or exposed wires – you can get an electric shock from these and they will blow your fuses.
Clearing a sink or bath blockage

Bail out most of the water using a suitable container. Hold a rag firmly over the overflow opening, and place a plunger over the drain hole (figure 1). Make sure the plunger is completely sealed around the plug hole. Pump the plunger up and down rapidly. Plungers can be obtained from most DIY shops and are relatively inexpensive.

Figure 1: plunging a sink
Clearing out a waste trap or u-bend under a sink or bath

First, bail out any excess water from the bath, basin or sink using a suitable container. Place a bowl underneath the u-bend and unscrew the joints to remove it. Clean thoroughly and replace the trap, checking that the seals are in place and that all the joints are screwed up tightly.

Clearing out a blocked toilet

If the pan is already full remove some of the water into a suitable container. Push the toilet brush or plunger to the bottom of the
pan and pump up and down vigorously about ten times. This creates a vacuum and pressure, which may help to shift the blockage. Check by flushing the toilet to see if the blockage has gone. You may need to repeat the process several times before the toilet flushes normally. Do not use a plunger with a metal disk, as it may chip or crack the toilet bowl.

Avoiding blockages

The drains connected to your home are only designed to take away wastewater, toilet tissue and human waste. Anything else should be disposed of in the bin.

Air fresheners that attach to the rim of the toilet should be fastened securely to ensure they do not fall in and cause a blockage. Never put sanitary products down the toilet – they take on water and swell up in the drain and can cause blockages in the main sewage pipes as well as the pipes leading out of your home.

Visit www.thameswater.co.uk to find out what you should and shouldn’t dispose of down the toilet.

Overflows

If the toilet cistern is overflowing – i.e. water is constantly running into the toilet from the cistern – you probably need a new valve. Call your landlord to get this sorted out.
Changing a light bulb

- Turn off the lamp or light switch before changing the bulb and take the plug out of the socket too.
- Turn the electricity off at the fuse box as well as the switch. This will stop you getting an electric shock if wiring has been incorrectly installed or is faulty.
- If you’ve had the light on for a while, the bulb will be scalding hot - allow it to cool first.
- Check to see what type of bulb fitting you have – is it a screw- or bayonet-base? Bayonets are more common. If it is a bayonet, the bulb fitting (the bit you screw the bulb into) will have two L-shaped notches on the edge of the fitting (figure 1).
- Ensure you have the correct bulb for the fitting.

Figure 1: bayonet fitting with ‘L’-shaped notches
* If it is a bayonet-based bulb (figure 2), grasp the bulb lightly but firmly, and push up and turn anti-clockwise at the same time until the pins on the bulb have been released from the ‘L’. To replace, insert bulb into the fitting with the pins in the notches, and push up and turn clockwise until the pins have slotted into the ‘L’.

* If it is a screw-base (figure 2), grasp the bulb lightly but firmly and unscrew it anti-clockwise until it is released from the socket. To replace, simply insert into the socket and screw in clockwise.

* Dispose of the used bulb safely.
Fire safety

While we are not expecting you to set fire to your own home, we thought you should know a few facts and figures about how fires start, and how to prevent them. And, most importantly, we wanted to recommend that you -

GET A SMOKE ALARM!

Many of the people who die in fires are actually killed by smoke and fumes, rather than the flames. A working smoke alarm will alert you to the fire and help you to get out before the flames get to you.

London Fire Brigade offers all Londoners a FREE home fire safety visit. They will come to your home, discuss fire safety with

Figure 1: get a smoke alarm
you and fit a smoke alarm, all for free. If you don’t have a smoke alarm, call them today.

Smoke alarms are easy to fit, if you want to do it yourself. They are cheap – around £5 – and widely available in most supermarkets, DIY stores and electrical equipment shops.

Facts and figures

* 40% of fire deaths in London result from fires in the home started by cigarettes, cigars or tobacco left burning carelessly.
* 60% of accidental fires in the home start in the kitchen.
* Around half of all deaths caused by fires in the home happen between 10pm and 8am.

Visit the London Fire Brigade’s website to find out how to fit a smoke alarm, how to book a fire safety visit, and to get more information about fire prevention in the home.

www.london-fire.gov.uk
Painting and decorating

Decorating your new home can be a fun, exciting process; this is the moment when you can get your home exactly as you want it. Before you dive in, just take a moment to make a brief courtesy call to your landlord, to check he’s ok with it. It would be gutting to find out he isn’t after you’ve painted everything, and to end up having to paint everything back. Most landlords will be reasonable about this, unless you are planning to paint the property black!

And don’t forget to wash all walls and surfaces with water before you paint. Paint won’t stick to a dirty surface – it will peel off – and you don’t want to have to paint twice. Let everything dry thoroughly before you start painting.

Choosing the right colours and paints

Ceilings

It is normal to paint ceilings white or off-white, because it makes the ceiling seem higher and the room more open. Darker colours create the illusion of lowering the ceiling, although this can be quite a cosy look if the ceiling is particularly high.
Walls

For the same reasons as above, strong, warm colours like reds, oranges and yellows generally tend to make a space seem smaller, while dark colours can make a room feel very claustrophobic. It is best to paint small rooms white or a light, neutral colour, such as magnolia, oatmeal or cream, to make them appear larger.

Painting your bathroom and kitchen

If your bathroom is particularly damp, you may need a special bathroom paint which helps to stop mildew forming. But if you keep your bathroom well aired (did you read the section on condensation?) you should be ok with normal emulsion.

You can also get special kitchen paint, which has more of a sheen, so it is easier to wipe clean and can withstand more moisture in the air. Ask what’s best at your local DIY store.

Different types of paint

* Emulsion paint is for walls and comes in ‘matt’ or ‘silk’ finishes.
* Matt paint has no shine, making it ideal for hiding minor surface imperfections e.g. uneven walls (very common in older properties).
* Silk has more of a sheen and is easier to clean – good for walls where sticky fingers can reach!
* ‘Gloss’ paint is shiny, more durable and is easy to clean, so is perfect for doors and trim (e.g. skirting boards and doorframes).
* ‘Eggshell’, ‘satin’ or ‘semi-gloss’ are also all good options for woodwork – they are easier to clean and more durable than matt paint and have a bit of a sheen, so are good for highlighting architectural details.
Preparing to paint your home

**Tip 1**

Make sure you have all the tools you need before you start:

- Sandpaper to smooth out uneven surfaces
- Dust masks and protective eye wear for when sanding
- Clean rags to wipe up spatters and spills
- Masking tape to protect fittings from accidental paint marks
- Plastic sheets to protect floors and furniture
- Scraper for removing old, peeling paint from a surface
- Filler and a filling knife for any small holes in the walls
- Brushes (plus rollers and a paint tray if you are rolling paint on). There are various sizes of brushes and rollers for different surfaces and purposes; ask at the store where you buy your equipment
- Sponge and squeegee mop to wash down walls and ceilings
- Container for soaking brushes and rollers at the end of the day
- Extension pole to attach to roller for painting higher areas
- Ladder for painting high bits (check the ladder is in a sound and safe condition before you use it – you don’t want to have a fall
- Comfortable old clothes to wear!
Tip 2
Remove as much furniture as possible from the room you are painting.

Tip 3
Cover all other surfaces with a plastic sheet.

Tip 4
Patch up cracks or uneven surfaces with an appropriate filler. Visit www.polycell.co.uk.
When the filler is dry, rub it with sandpaper for a smooth finish. Wipe or rinse any dust off, allow it to dry and paint away!

Tip 5
Put masking tape round light switches, electrical sockets, window frames and woodwork to protect from paint splashes.

Getting stuck in

* The best order to paint in is to start with the ceiling, then paint the walls, then the woodwork around doors and windows, then cornices and finally the skirting. This way, paint splashing from above doesn’t ruin bits you’ve already done.
* Paint the difficult areas first – like edges and corners.
* Paint in up-down or left-to-right strokes depending on which feels better for you.
* Always paint two or more coats of paint. Complete the first coat and let it dry before painting the second coat. It should say on the paint tin how long to leave between coats, but as a general rule it will be a day or so.
**Top tips**

* Always read the labels on your paint cans carefully for specific instructions and advice.
* Always stir paints thoroughly before use. Make sure the gunky deposit at the bottom of the can is stirred in until the colour is all the same.
* Dip only the end third of the bristles into the paint. Gently wipe off the excess paint on the edge of the can. Don’t overload the brush or it will drip – not a good effect!
* Always clean off any paint splatters immediately; you’ll find cleaning much easier while the paint is still wet. And always wash all equipment immediately after use. For emulsion paint, use water. For oil-based paint, use white spirit or cellulose thinner.
* Don’t pour excess paint down the drain as this is harmful to the environment and could damage your drains. If you have a small amount left, pour it onto a bit of newspaper, let it dry and then put in your dustbin with your normal waste. If there is a lot, either store it carefully for the next time you need it, or take it to your nearest Community Recycling Centre (details on your local council website).
For more information on repairs or DIY:

* Contact your landlord;
* Refer to your tenants’ handbook, which should provide information on reporting and identifying repairs;
* Take a look at the following websites:
  - www.bbc.co.uk/homes/diy
  - www.channel4.com/4homes/diy-self-build
  - www.diyfixit.co.uk
  - www.housetohome.co.uk
  - www.lets-do-diy.com
So you’re in, you’ve unpacked, you’ve painted a wall or two and the property is now starting to feel like your home! That’s great news.

The next step, though, is to get yourself out and about. Building your life in your new community will be as important to you as your home, and whereas moving to a new area is exciting, it can be a bit daunting too.

You may be wondering how to make friends, who can help you to look after your kids, or what facilities are out there for you. Now is the time to get out there into your local community and see what’s on offer, and here are half a dozen ways to get you started. Have fun!
Libraries

The best place to start is your local library. All libraries have a community notice board where all sorts of local things are advertised, from mother and toddler groups to yoga classes, cheap cinema nights, sports clubs and faith groups. You can often use the internet for free there too, so make it your first port of call.

Religion

If you are religious, have a walk around and find your nearest places of worship. Note the times of services and make sure you attend as soon as possible. Being part of a faith group can really help you settle in to a new area and make like-minded friends.

Leisure centres and swimming pools

Council leisure centres are much cheaper than private gyms, and most are even cheaper if you are able to go off-peak. Local swimming pools usually offer cheaper off-peak activities too, as well as mother and baby swims. Visit your local council website to find out about the facilities in your area.

Night classes

Why not enrol yourself on a night class at your nearest Further Education or Adult Learning college? These can be relatively cheap and many offer discounts to students already on benefits. Courses are a great way of getting yourself out of the house, learning a new skill (which could help boost your career!) and making new friends.
Volunteering

All boroughs have a thriving voluntary sector, and you might decide that you are ready to use your experiences to help support others. Have a look at your local council website to find out which charities operate in your area.

Community centres or associations

These places offer cheap or free activities from swimming clubs to book groups to art projects to dance classes. Google “community centres” in your borough, or have a look on your council website for further details.

Feeling low

There may be times when you’re feeling low or lonely, even if you like your new home; perhaps it’s taking a bit longer than usual to make friends, or perhaps you’re worried about money.

Make sure that you check out in advance what support groups and agencies there are in your new area. Some support services are listed in Appendix C, but you will find others on your local council website.

Best of luck living in your new home!
7. Appendices
Appendix A

Moving-in checklist

Most flats come without any furniture or appliances. This checklist will give you an idea of what you might need to provide yourself. Do some research and fill in the cost column on the right, and you will have some idea of how much you will need to spend getting yourself sorted.
<table>
<thead>
<tr>
<th>Item</th>
<th>Cost (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carpets</td>
<td></td>
</tr>
<tr>
<td>Mattress</td>
<td></td>
</tr>
<tr>
<td>Bed frame</td>
<td></td>
</tr>
<tr>
<td>Bedding</td>
<td></td>
</tr>
<tr>
<td>Cooker</td>
<td></td>
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<tr>
<td>Fridge</td>
<td></td>
</tr>
<tr>
<td>Kettle</td>
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</tr>
<tr>
<td>Bath towels</td>
<td></td>
</tr>
<tr>
<td>Hand towels</td>
<td></td>
</tr>
<tr>
<td>Light bulbs</td>
<td></td>
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<td>Table</td>
<td></td>
</tr>
<tr>
<td>Chairs</td>
<td></td>
</tr>
<tr>
<td>Wardrobe</td>
<td></td>
</tr>
<tr>
<td>Chest(s) of drawers</td>
<td></td>
</tr>
<tr>
<td>Cutlery (knives/forks/spoons)</td>
<td></td>
</tr>
<tr>
<td>Bottle opener</td>
<td></td>
</tr>
<tr>
<td>Tin opener</td>
<td></td>
</tr>
<tr>
<td>Kitchen knife</td>
<td></td>
</tr>
<tr>
<td>Crockery</td>
<td></td>
</tr>
<tr>
<td>Tea towels</td>
<td></td>
</tr>
<tr>
<td>Cleaning materials</td>
<td></td>
</tr>
<tr>
<td>Mop/bucket/broom</td>
<td></td>
</tr>
<tr>
<td>Dustpan and brush</td>
<td></td>
</tr>
<tr>
<td>TV</td>
<td></td>
</tr>
<tr>
<td>Radio</td>
<td></td>
</tr>
<tr>
<td>Toolkit</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
</tr>
</tbody>
</table>
Appendix B

Budgeting

Once you have filled in the table in Appendix A and worked out how much money you will need to move into your flat, it is important to start saving, especially if you are not entitled to a Community Care Grant.

A weekly budget will help you see what you can afford to put away each week:
<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Wages/salary</td>
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<td>Benefits</td>
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<tr>
<td>Other</td>
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<tr>
<td><strong>TOTAL IN</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Cost (£)</th>
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<tr>
<td>Rent</td>
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<td>Council Tax</td>
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<tr>
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</tr>
<tr>
<td>Telephone - landline</td>
<td></td>
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<tr>
<td>Telephone - mobile</td>
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</tr>
<tr>
<td>Home contents insurance</td>
<td></td>
</tr>
<tr>
<td>Housekeeping (food,</td>
<td></td>
</tr>
<tr>
<td>newspapers, toiletries etc)</td>
<td></td>
</tr>
<tr>
<td>Travel expenses</td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
</tr>
<tr>
<td>TV licence</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL OUT</strong></td>
<td></td>
</tr>
</tbody>
</table>

Your “total in” minus “total out” is what you have left to spend after all your expenses have gone out.
## Appendix C
### Useful contacts

#### Council websites

<table>
<thead>
<tr>
<th>Council</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barking &amp; Dagenham</td>
<td><a href="http://www.barking-dagenham.gov.uk">www.barking-dagenham.gov.uk</a></td>
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<td>Barnet</td>
<td><a href="http://www.barnet.gov.uk">www.barnet.gov.uk</a></td>
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<td>Bexley</td>
<td><a href="http://www.bexley.gov.uk">www.bexley.gov.uk</a></td>
</tr>
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<td>Brent</td>
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<td><a href="http://www.lbhf.gov.uk">www.lbhf.gov.uk</a></td>
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<tr>
<td>Sutton</td>
<td><a href="http://www.sutton.gov.uk">www.sutton.gov.uk</a></td>
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Southwark  www.southwark.gov.uk
Tower Hamlets  www.towerhamlets.gov.uk
Waltham Forest  www.walthamforest.gov.uk
Wandsworth  www.wandsworth.gov.uk
Westminster  www.westminster.gov.uk

**DIY**

www.bbc.co.uk/homes/diy
www.channel4.com/4homes/diy-self-build
www.diyfixit.co.uk
www.housetohome.co.uk
www.lets-do-diy.com
www.polycell.co.uk/guides/room_repairs.jsp

**Drugs**

**Frank** (advice and support around drug misuse, 24 hours a day, seven days a week)
0800 776 600 or 0800 917 8765 (for the hard of hearing) /
www.talktofrank.com

**London Drug & Alcohol Network** (advice and support services in all London boroughs)
www.ldan.org.uk

**Emergency contacts**

Ambulance, fire and police services
999 or 112
National Grid Gas Emergencies
Freephone 0800 111 999
www.gas-guide.org.uk/emergencies.html

Furniture projects

Furnish
020 8969 3332
www.sbhg.co.uk

Furniture Aid (requires agency referral)
020 7793 7787
www.furniture-aid.co.uk

Hillingdon Community Furniture Project
01895 256655 (Uxbridge branch)
020 8797 9505 (Hayes branch)
www.trinityhomelessprojects.org.uk

Home store (requires agency referral)
020 8519 6264
www.quakersocialaction.com

Hounslow Furniture Project (requires agency referral)
020 8814 2225
www.hounslowct.org.uk

Restore
020 8493 0900
www.restorecommunityprojects.org
Health & sexual health

British Pregnancy Advisory
www.bpas.org.uk

Brook Advisory Service (for information about contraception, pregnancy testing, unplanned pregnancies and sexual counselling. Free and confidential.
0800 802 1234 / admin@brookcentres.org.uk / www.brook.org.uk

Family Planning Association
0845 310 1334 / www.fpa.org.uk

NHS Direct
08457 4647 / www.nhsdirect.nhs.uk

Parentlineplus (24-hour information and support on all aspects of parenting)
0808 800 222 / www.parentlineplus.org.uk

Rape Crisis
info@rapecrisis.org.uk / www.rapecrisis.org.uk

Relate (counselling service for adults with relationship problems)
0845 456 1310 / www.relate.org.uk

Victim Support (national charity for victims and witnesses of crime)
0845 303 0900 / www.victimsupport.org.uk

Women’s Health Concern
0845 123 2319 / www.womens-health-concern.org
Housing

Directgov
www.direct.gov.uk

Rent deposit schemes
www.privaterentedsector.org.uk

Shelter (advice, information and advocacy for people in housing need)
www.shelter.org.uk

LGBT

Galop (advice around homophobic and transphobic hate crime in Greater London)
020 7704 2040 / info@galop.org.uk / www.galop.org.uk

London Lesbian and Gay Switchboard
020 7837 7324 / admin@llgs.org.uk

Recycling

www.dontdumpthat.org.uk
www.freecycle.org

Rights

Citizens Advice Bureau
www.adviceguide.org.uk
Rights of Women (free, confidential legal advice for women)  
www.rightsofwomen.org.uk

Safety & security
www.crimereduction.homeoffice.gov.uk

Suppliers – gas, electricity, insurance etc

- British Gas  
  www.britishgas.co.uk
- Confused  
  www.confused.com
- EDF Energy Network  
  0800 096 9000 (electricity)  
  www.edfenergy.com
- E.ON Energy  
  www.eon-uk.com
- Energy choices  
  www.energychoices.co.uk
- Go Compare  
  www.gocompare.com
- Home Advisory Service  
  www.HomeAdvisoryService.com
- Moneysupermarket  
  www.moneysupermarket.com
- Npower  
  www.npower.com
- Royal Mail  
  www.royalmail.co.uk
- Simply Switch  
  www.SimplySwitch.com
- Thames Water  
  www.thameswater.co.uk
- Transco Meter Helpline  
  0870 608 1524 (Gas)
- TV licensing  
  www.tvlicensing.co.uk
- U Switch  
  www.uSwitch.com
- UK Power  
  www.ukpower.co.uk
- Unravelit  
  www.unravelit.com
Work & money

Jobcentre Plus
0800 055 6688

Consumer credit counseling service
0800 138 1111 / www.cccs.co.uk

Debt Help UK
0800 078 9056 / www.debt-help-uk.org.uk

National Debtline
0808-808-4000
Appendix D
About Eaves

Eaves provides high-quality housing and support to women who have experienced violence or exploitation. We also carry out research, advocacy and lobbying to prevent all forms of violence against women. We are working towards a society in which all women and girls live free from violence, exploitation, objectification and discrimination.

Our projects

The Amina Scheme
A support and befriending scheme where women who have been raped, sexually assaulted or abused at any time in their lives, are supported by other women who have had similar experiences in the past.

Lilith Project
Research and development department which aims to combat all forms of violence against women, and provide second-tier support for the women’s sector.

Poppy Project
UK-wide accommodation and outreach support for women trafficked into prostitution and domestic servitude.
**Scarlet Centre**

A safe and friendly environment where women can access advice and support on a number of issues, including resettlement, exiting prostitution and counselling. You can drop in and talk to one of our advisors about domestic violence, rape and sexual abuse, drugs and alcohol, benefits and housing, or just use the computers, printers, books and phones, anytime Tuesdays to Saturdays from 10am–1pm and 2pm–5pm.

The Scarlet Centre also runs workshops and events where you can learn new skills such as communicating with confidence, first aid, CV writing, dealing with depression and the relationship between drugs and mental health issues.

**Serafina Project**

Accommodation and support for women and their children fleeing domestic violence in London.

For further information or an up-to-date timetable of workshops and events please visit the Eaves website at www.eaves4women.co.uk.

Alternatively, contact the Scarlet Centre on 020 7840 7142 or at advice_centre@eaveshousing.co.uk
Notes
Eaves Housing for Women
Unit 2.03
Canterbury Court
Kennington Business Park
1–3 Brixton Road
London SW9 6DE

www.eaves4women.co.uk

Charity number: 275048
Company number: 1322750