

THE PIGGY BANK

MOVING HOME

A practical guide for the Cumbria and North Lancashire community

www.thepiggybank.org.uk



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1 MOVING HOME

FINDING ACCOMMODATION

Before you start planning your move, think first...

- Finding and moving into a new place is not always easy and **can be stressful**.
- **Moving home can be costly**. Weigh up all the pros & cons before taking the plunge.
- Look into the **location** before making a decision. Do you feel safe? Is there a good bus service?
- It can be **lonely at the beginning**. Look after yourself and seek support if you find things difficult.
- **Keep an open mind** – you may have to compromise.
- Remember to **change your address** with your doctor/ college/ bank/ employer, etc.

It's not all doom & gloom though! Moving home can be a very exciting time. We hope this guide will give you some practical pointers to make moving home an enjoyable experience.

RENTING

Lots of good information is available online at:

www.moneyadvice.service.org.uk and
www.citizensadvice.org.uk

IF YOU ARE LOOKING FOR RENTED ACCOMMODATION, YOU MIGHT FIND IT USEFUL TO:

TIP 1

LOOK FOR ROOM SHARES

These can be found on local shop noticeboards or online. For example at:
www.spareroom.co.uk

TIP 2

CONTACT YOUR LOCAL HOUSING OFFICE

If you live in Cumbria, more information & contact details are available from:
www.cumbria.gov.uk/welfare/housing.asp

If you live in Lancashire, contact your district council at:
www.lancashire.gov.uk/district-council.aspx

TIP 3

CONTACT LETTING AGENCIES

Visit local estate agencies and look online at: www.rightmove.co.uk

If you are a college student, ask Student Services for a list of local agencies.

If you're looking for private rented accommodation, you may find it useful to refer to a government publication called 'How to rent – the checklist for renting in England'. It is available at:

www.gov.uk/government/publications/how-to-rent

HOMELESS OR SOFA SURFING

If you are currently homeless or sofa surfing, contact your local housing office first (see TIP 2). If you are 16/17 years old, contact Children's Services. If you are a college student, talk to Student Services for advice and financial support.

For useful websites and telephone numbers see page 19.

WHAT DOES THIS MEAN?

Kendal Dble room on grd flr. Newly refurb.F/f. CIs to amenities. £350 pcm. Bills excl. No DSS. Dep reqd.

Here are some of the most common advertising terms and abbreviations:

Cl	Close
Dep	Deposit
Dble	Double room
Excl	Excluding
FF	Fully furnished
Gch	Gas central heating
Grd flr	Ground floor
MRA	Months rent in advance
No DSS	The landlord will not accept housing benefit
PCM	Per calendar month
PW	Per week
Share kit	Shared kitchen

TENANCY AGREEMENT

A tenancy agreement is a contract between you and your landlord that gives certain rights to both you and your landlord. For example, your right to occupy the accommodation and the landlord's right to receive rent for letting the accommodation. Make sure you read the agreement carefully before signing it. You should also make sure that you have a full list of all items in the property – this is called an inventory. Check this list and make sure your landlord has signed it to avoid disputes later on. And finally, make sure you get a receipt for your deposit payment.

There is also a Tenancy Deposit Scheme:
www.gov.uk/tenancy-deposit-protection/overview which landlords are required to use for certain tenancies – they are designed to stop unscrupulous landlords hanging on to your money!

THE COST OF MOVING HOME

When budgeting for accommodation, remember to take into account of all the costs – the rent, bills and set-up costs.

Depending on where you live and the size of the property, these will vary, but below gives you an approximate idea of the costs to consider:

REMEMBER TO BUDGET FOR PLUS ONE-OFF COSTS

(Per Month)

Rent or Mortgage	£200–£600+
Council tax*	£100–£160
Electric/gas**	£40–£150
Water	£10–£40
Insurance***	£50–£100
TV Licence	£15
Telephone/Internet	£30–£100
Total*	£445–£1,000+

*(+ Food, clothing, toiletries, social activities etc.)

***Council tax** is a local tax on residential property. If you are a full-time student aged 18 or over, you may not need to pay or you may qualify for a discount. Ask your college/training provider for more information.

** **Electric/gas** Remember to take a gas and electricity meter reading when you move in and let the gas/electricity company know what this is. If you don't, you could end up paying the previous tenant's or owner's last bill!

*** **Insurance** There are lots of different types of insurance which can protect you in case of unexpected financial difficulty.

Types of insurance include:

- [Household contents insurance](#) which covers you against loss or damage to the things you own.
- [Buildings insurance](#) which covers you against damage to your home.
- [Income protection insurance](#) which replaces part of your income if you're unable to work for a long period of time because of illness or disability.

A deposit

Usually at least 1 month's rent (£200–£600). If buying, it's at least 5% of the total cost.

Set-up costs

If moving into an unfurnished property for example furniture, kitchen utensils, bedding, curtains, iron & ironing board, kettle, towels etc.

If you are buying the property, remember to also factor in the cost of a cooker, fridge, washing machine, etc.

Costs can be variable, but will likely be more than you think, so shop around – see the 'Finding Furniture' section above.

For more information see:

www.citizensadvice.org.uk/debt-and-money

BUYING

In order to apply for a mortgage you will need:

- **A steady and long-term income**
- **Savings for a deposit, surveys and legal costs, and furniture/household items**

You will be responsible for all repairs and maintenance and even if you become unemployed you will not be able to get any help from the government with your mortgage for the first nine months.

FINDING FURNITURE

If you decide that you would prefer to take on an unfurnished property, you will have to purchase your own furniture. The cost can hugely vary so shop around. Most people start off with a few bits and pieces and build up over time.

Here are some suggestions:

DO'S

Look for furniture in the following places:

Local charity shops & second hand shops

They sell a range of household goods, from furniture to electrical items to smaller things like curtains and pots & pans. Many offer free or cheap delivery - which can be a big help!

Facebook Marketplace

You can search specifically in your local area and for the things you need. It's also worth browsing your local Sell & Seek Facebook pages.

Freecycle and Freecycle

National websites that take you to local groups giving away things for free!

www.ilovefreecycle.org

www.freecycle.org

Shpock App

An app that lists items for sale based on the distance from your house. You can also search for specific items or browse by 'Home & Garden'.

Car Boot Sales

Good for the little extras you need - but go early to get the best bargains!

Local newspapers and notice boards

Look for the 'Classified' section in the back of newspapers and customer advert notice boards in supermarkets and corner shops.

DON'TS

Do not buy new furniture or order anything on credit unless you are absolutely sure you know what you are doing.



E.g. Bright House advertise a single bed for only £2.50 per week! Plus a mattress for £3.50 per week. Sounds good right?

The actual cost is £421, but with interest you will pay £754!

A comparable second hand bed with a new mattress costs about £150 – saving you over £604 – what could you do with that money?

Do not accept stolen goods – it's not worth it.

Be careful with second hand electrical goods. Do not wire up electrical goods yourself unless you are sure you know what you are doing.

However, as the house is yours, to help pay the bills, you could rent out a room. This could give you up to £350 per month tax free!

Look out for local affordable housing schemes and the government's new Help to Buy Scheme: www.helptobuy.gov.uk. Make sure you shop around for the best deal. Sometimes the smaller building societies can offer better deals than the big banks!

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