



# Getting on

Essential skills for living successfully in private rented accommodation



## A key skill to getting on is budgeting. A good budget will help you...

- to take control of your finances
- to understand how much you have to spend after paying your bills
- avoid debt and rent arrears
- prepare for 'Universal Credit'
- keep your home and stop you becoming homeless



### How to budget?

1. To make a budget make a list of your 'income' and a list of your 'outgoings' (see the example below)
2. After you have made your lists, add them up. You then subtract your 'outgoings' from your 'income'.
3. You're spending too much if your 'outgoings' are more than your 'income'.
4. If you're spending too much, think of ways:
  - a. to increase your income (such as a job)
  - b. to save money (cut out take-aways or clothes)

### Example budget



| Income           | £/weekly       | Outgoings          | £/weekly       |
|------------------|----------------|--------------------|----------------|
| Wages            | £0             | Rent               | £90            |
| JSA/ESA          | £72.40         | Utilities/Services | £15            |
| Housing Benefit  | £84.04         | Council Tax        | £2.50          |
| Tax Credits      | £0             | TV Licence         | £2.80          |
| DLA/PIP          | £0             | Telephone          | £7.50          |
| Help from family | £5             | Food               | £30            |
|                  |                | Clothes            | £7.50          |
|                  |                | Debts (Loans)      | £0             |
| <b>Total</b>     | <b>£161.44</b> | <b>Total</b>       | <b>£155.30</b> |



- do you have extra outgoings due to poor health
- extra travel costs because you travel to a hospital or care for a relative or friend
- your work related travel costs have increased
- you are to become homeless

Ask your council about their emergency relief scheme. You could get help with food, travel, clothing or household goods.

### Where to get help with budgeting?

There are online tools to help you budget and manage your money:

[www.moneyadvice.service.org.uk/en/tools/budget-planner](http://www.moneyadvice.service.org.uk/en/tools/budget-planner)

[http://england.shelter.org.uk/get\\_advice/downloads\\_and\\_tools/budget\\_calculator](http://england.shelter.org.uk/get_advice/downloads_and_tools/budget_calculator)

### Where to get extra help?

If you need extra help, try to avoid risky and expensive 'Payday Loans'. You may get into more debt if you can't repay the loan on the due date.

Apply for a 'Budgeting Loan' for help with rent, furniture, clothes or hire purchase debts.

- Download a form at:  
[www.gov.uk/budgeting-loans/how-to-claim](http://www.gov.uk/budgeting-loans/how-to-claim)
- Or visit your local Job Centre Plus

Apply for a Discretionary Housing Payment if you have a shortfall between your Housing Benefit and rent

- Ask the council who pays your Housing Benefit for a form
- Tell them why it is difficult for you to pay your rent

### If you can't pay your rent or if you get into arrears...

- Act quickly
- Get advice
- Apply for extra help
- Try to reduce your outgoings
- Offer your landlord practical solutions
  - *To repay your arrears over time*
  - *Ask for lower rent*
- Don't abandon your home





## What to do if you have problems with your house mates

Housemates can cause problems if they...

- do not pay their share of the rent
- make too much noise
- do not do their share of chores

If you have problems...

- try to reach a resolution by talking
- try to reach a satisfactory compromise before things get too serious
- if talking doesn't help, your only option might be to put up or move out

## When can I get help from my landlord?

Your landlord could take action, but...

- you can't force them
- their options depend on the tenancy

## When can I get help from the council or the police?

You can ask for help if...

- another tenant threatens you with violence
- the noise or damage is so severe that it becomes a serious nuisance
- there is racial or sexual harassment



### Find out more

*Housing & private renting*

[www.harrow.gov.uk/singlehomeless](http://www.harrow.gov.uk/singlehomeless)

[www.gov.uk/private-renting](http://www.gov.uk/private-renting)

*Benefits*

[www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)

[www.entitledto.co.uk/](http://www.entitledto.co.uk/)

*Housing Benefit*

[www.gov.uk/housing-benefit/overview](http://www.gov.uk/housing-benefit/overview)

[www.voa.gov.uk/corporate/RentOfficers/LHADirect.html](http://www.voa.gov.uk/corporate/RentOfficers/LHADirect.html)

## Get in touch?

For more information, please contact Harrow Council's Housing Needs Team:

@ [housing.advice@harrow.gov.uk](mailto:housing.advice@harrow.gov.uk)

☎ 020 8424 1093

