



North Warwickshire  
Borough Council



North  
Warwickshire

## 'Step Into YOUR Tenancy'

An interactive guide to getting YOU ready to  
take on YOUR new home



Sally Roberts and Lorraine Verrall  
NWBC AND NW CA |

## 'Step Into YOUR Tenancy'

### A guide to getting YOU ready to take on YOUR new home

It can feel a little bit scary moving into a new home, whether it is your first home or whether you are just moving to another home.

The most important thing to remember is that you have priority bills that must be paid first. There could be serious consequences if not and it could mean you even lose your new home.

The '**Step into YOUR Tenancy**' information below will help guide you with your bills and your budget so that you can be as ready as possible to move in, enjoy your home and not worry about getting into arrears or debt with your bills.

#### **Pets in a Private Tenancy**

From 28<sup>th</sup> January 2021 responsible tenants with well-behaved pets will be able to secure leases more easily through the new **Model Tenancy Agreement**

Under the new Model Tenancy Agreement, landlords will no longer be able to issue blanket bans on pets. Instead, consent for pets will be the default position, and landlords will have to object in writing within 28 days of a written pet request from a tenant and provide a good reason.

The Model Tenancy Agreement is the government's recommended contract for landlords. Under the new agreement, rejections should only be made where there is good reason, such as in smaller properties or flats where owning a pet could be impractical. To ensure landlords are protected, tenants will continue to have a legal duty to repair or cover the cost of any damage to the property.

A cautionary note: Even if you have a legal right to keep pets, the landlord may be able to find some other reason for evicting you if they do not approve. Therefore, be a responsible pet owner; always clean up after your pet, don't let them cause a nuisance to your neighbours and repair any damage that they may cause. Keeping a pet could also lead the landlord to more closely scrutinising any damage at the end of the tenancy (for example, to carpets or furniture) to then withhold some of your tenancy deposit.

**Pets and NWBC Council Tenancy** - If you live in a house, or bungalow, you or anyone living with you may keep a reasonable number of domestic pets. If you live in a flat or maisonette you or anyone living with you must not keep a pet without our written permission. Permission will not be withheld unreasonably. Factors that will be considered will include the type of property you live in and the type of pet you wish to keep. You are responsible for the control of any pets, which belong to you or the people you are responsible for. Please contact a **Tenancy Services Officer** on Tel: 01827 715 341 if you need more advice.

#### **Step 1 – Debt Free First**

Taking on a tenancy is a huge step for anyone. Before you take on any tenancy you need to aim to be as **debt free** as possible. This will make life much easier for you and will help you to budget better and even save some money for a 'rainy day' or a broken washing machine!

For any help and advice about paying off your debts and clearing any arrears you can contact local support available at the North Warwickshire Citizens Advice (CA) Tel: 01827 712 852 email: [advice@nwcab.org.uk](mailto:advice@nwcab.org.uk) or visit the website [North Warwickshire Citizens Advice \(nwcab.org.uk\)](http://NorthWarwickshireCitizensAdvice.nwcab.org.uk)

There are also a number of national debt organisations that give free and confidential advice:

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**MoneyHelper** - Tel: 0800 011 3797\_ visit [Free and impartial help with money, backed by the government | MoneyHelper](#)

**National Debtline** – Tel: 0808 808 4000 or visit [Debt advice | Free debt advice | National Debtline | National Debtline](#)

**Stepchange** – Tel: 0800 138 111 or visit [StepChange Debt Charity - Free Expert Debt Advice.](#)

If you are already a Council Tenant of North Warwickshire BC, or are due to become a tenant, you will be allocated a Tenancy Services Officer. This officer will be able to answer any questions you have about your tenancy or if any problems arise. You must always get in touch with them if you think you may struggle to pay your rent on time. If you act early, then any issues can get resolved more quickly and it will be less stressful for you. You can call the team on 01827 715 341

## Step 2 – Are you getting enough?

Now may be a good time to check you are getting everything you are entitled to! There are some easy 'benefit calculators' online that will help you find out if you are missing out on any money! If you struggle to use the internet or would just like a bit of help to do it, you can get in touch with the CA (see above) or a Financial Inclusion Support Officer at the council, call 01827 715 341

You can find out yourself by using one of the Benefit Calculators at [Benefits calculators - GOV.UK \(www.gov.uk\)](#)

## Step 3 – Council Tax

If you are single and moving into your new home, then don't forget to ask the Council Tax Team for a **Single Person Discount** on your Council Tax bill. This will reduce your bill by 25%.....a massive help right from the start!

If you are on a low income or receiving benefits, including Universal Credit, then you must apply for Council Tax Support. This will help reduce the amount of Council Tax you will have to pay. You can claim Council Tax Support on this link [OPENPortal \(northwarks.gov.uk\)](#)

## Step 4 – Who will be living with you?

Renting a property is expensive. It can be even more expensive if the property you choose is too big for the number of people living there. If you need to claim Universal Credit Housing Element to help you pay the rent, then there are strict rules on this. To make sure you understand the rules on the size of house **that you can afford** please make sure that you read this information first before signing up to any tenancy [Your bedroom entitlement - Entitledto](#) If you do decide to take on a tenancy that is too big for your household, **YOU** are responsible and **YOU** will have to make up any shortfall in your rent, that's the difference between any help you may get through benefits and the total rent charged by your landlord. This can be very costly and will have a big impact on your weekly budget.

## Step 5 – What bills MUST I pay?

Do you know what bills you **must pay** regularly, and on time, when you take on a tenancy?

This is an important question to ask yourself so that you understand **your responsibility**.

- Do you know which bills are the most important?
- Do you know what could happen if you fail to pay these bills?

It is important to remember that some bills are more important than others. They are called **PRIORITY BILLS** and are the payments that you should always make first, before anything else.

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If you fall behind on payments, these bills turn into **debts** and they have some very serious outcomes or consequences. You could lose your home or even go to prison.

You need to make sure that these bills are always your priority so that you keep a roof over your head, your home warm and avoid any of the serious consequences below.

Here is a list of **Priority Bills and Debts and what could happen if they're not paid**

Priority Bill	What can happen if you don't pay?
Mortgage or secured loan	<ul style="list-style-type: none"> <li>• Repossession – You lose your home</li> </ul>
Rent	<ul style="list-style-type: none"> <li>• Court Order – this can affect your future credit rating</li> <li>• Money taken from your benefits</li> <li>• Eviction – You lose your home</li> </ul>
Council Tax	<ul style="list-style-type: none"> <li>• A visit from the Bailiff (Enforcement Agents)</li> <li>• Money taken from your wages</li> <li>• Money taken from your benefits</li> <li>• Prison</li> <li>• Bankruptcy</li> <li>• Charging Order – a debt secured against your house</li> </ul>
Unpaid Child Maintenance	<ul style="list-style-type: none"> <li>• Money taken from your wages</li> <li>• Money taken from your benefits</li> <li>• A visit from the Bailiffs (Enforcement Agents)</li> <li>• Prison</li> </ul>
Overpaid Tax Credits	<ul style="list-style-type: none"> <li>• Money taken from wages</li> <li>• Money taken from your benefits</li> <li>• Referred to Debt Collection Agents</li> <li>• County Court Judgement (CCJ)</li> <li>• A visit from the Bailiffs (Enforcement Agents)</li> </ul>
Magistrates Court fine	<ul style="list-style-type: none"> <li>• A visit from the Bailiffs (Enforcement Agents)</li> <li>• Prison</li> <li>• Money taken from wages</li> <li>• Money taken from benefits</li> </ul>
Income Tax, VAT or National insurance	<ul style="list-style-type: none"> <li>• A visit from the Bailiffs (Enforcement Agents)</li> <li>• Money taken from wages</li> <li>• Bankruptcy</li> <li>• County Court Judgement (CCJ)</li> </ul>
County court Judgement	<ul style="list-style-type: none"> <li>• A visit from the Bailiffs (Enforcement Agents)</li> <li>• A Charging Order – a debt secured against your house</li> <li>• Money from wages</li> </ul>
Gas or Electricity	<ul style="list-style-type: none"> <li>• Cut Off (disconnection)</li> <li>• County Court Judgement (CCJ)</li> <li>• Money from benefits</li> </ul>
TV Licence	<ul style="list-style-type: none"> <li>• A Fine</li> </ul>
Mobile Phones	<ul style="list-style-type: none"> <li>• Cut Off (disconnection)</li> <li>• Referred to a debt collection agency</li> <li>• County Court Judgement (CCJ)</li> <li>• Application for Bankruptcy (if you owe over £5,000)</li> </ul>
Telephone	<ul style="list-style-type: none"> <li>• Cut Off (disconnection)</li> <li>• County Court Judgement (CCJ)</li> </ul>
Hire Purchase or Logbook loan	<ul style="list-style-type: none"> <li>• Repossessed – lose your goods / car</li> <li>• County Court Judgement (CCJ)</li> </ul>

## Non-Priority Bills and Debts

It is so important that you understand which bills are a 'priority' so that you pay them on time. If you are unable to make a payment, then it is important you make contact with the creditor as soon as possible to let them know. They will have advisers who will be able to help you. They will discuss your situation and may suggest more affordable arrangements with you. The important thing is to **Act quickly!**

The other bills and debts you may have will be '**Non-Priority**'. These include payments and debts such as Credit Cards, unpaid Water bills, Catalogues, Provident Loans, Unsecured Loans, Payday Loans, Money owed to family and friends. Some of these creditors may shout the loudest for their money, but non-payment does not mean serious consequences like the ones outlined above. However, this does not mean you don't have to pay. They are still debts that you owe! If you are struggling to pay and need help and advice then contact the North Warwickshire Citizens Advice (CA) for support Tel: 01827 712 852 email: [advice@nwcab.org.uk](mailto:advice@nwcab.org.uk) or visit [North Warwickshire Citizens Advice \(nwcab.org.uk\)](http://NorthWarwickshireCitizensAdvice.nwcab.org.uk)

## Step 6 – Opening a Transactional Bank Account

There are different types of bank account that you can use for different reasons. However, you will need a bank account that will help you manage your money day-to-day including,

- paying your bills
- receiving money - such as your salary or benefits
- keeping track of where your money is going

The best account for being able to do the transactions mentioned above is a '**Current Account**'. For the best Current Account options available visit [Best bank accounts: up to £170 to switch or up to 2% interest - MSE \(moneysavingexpert.com\)](http://Bestbankaccounts:upto170toswitchorupto2percentinterest-MSE(moneysavingexpert.com))

Some people are unable to open a Current Account due to a poor credit rating. However, there may still be the option of opening a '**Basic Bank Account**'. They may be easier and cheaper to open and they have much of the same facilities as a current account, but there are some restrictions; no overdraft facility, no cheque book, some fees if there are no funds to pay a direct debit etc. To see what Basic Accounts are available, visit [Top Basic Bank Accounts: Bad credit option, no fees - MSE \(moneysavingexpert.com\)](http://TopBasicBankAccounts:Badcreditoption,nofees-MSE(moneysavingexpert.com))

If you need help opening a bank account or can't decide which one would work best for you, then contact North Warwickshire Citizens Advice (CA) Tel: 01827 712 852 email: [advice@nwcab.org.uk](mailto:advice@nwcab.org.uk) or visit the website [North Warwickshire Citizens Advice \(nwcab.org.uk\)](http://NorthWarwickshireCitizensAdvice(nwcab.org.uk))

## Step 7 - Setting up Bills

You are going to need to write a list of **ALL** of the priority bills you are going to have for your new home. You will have so much to do and plan for your move, so the sooner you make a start the better. Writing a list of the actions you need to do is a good idea. Ticking them off the list will make you feel great too! Here's a list to get you started:

Bill or Payment	Website: To complete form and inform of moving in date
Rent	<p>You can set up a Direct Debit or Standing Order to pay your rent regularly and in line with your tenancy agreement.</p> <p>If you have a tenancy with the council then you can do this by filling in the form here. It also tells you the different ways that you can pay your rent to the council too:</p> <p><a href="#">How to pay your rent   About your rent   North Warwickshire (northwarks.gov.uk)</a></p> <p><b>Please note:</b> if you set up a direct debit and it 'bounces' due to not enough money to pay it, then you will be charged by the bank. There is NO CHARGE by the bank if there are no funds to pay an is a 'standing order'</p>
Universal Credit (Housing Element)	<p>If you are on low income or benefits you may get help to pay your rent. <b>You will need to claim Universal Credit Housing Element (UC HE). You can also ask for this to be paid direct to your landlord too if you think it will be a problem for you to manage yourself.</b> You can apply for the housing element through your journal if you already claim UC.</p> <p>If not you can get 'help to claim UC' at the Citizens Advice call 0800 144 8444 or go online at: <a href="#">Citizens Advice</a></p> <p>You can also get help at the local CA. NWCA have trained advisers who can assist you with starting new claims or resolving any issues within the first five weeks, before the first UC payment is made. Call NWCA on 01827 712 852</p>
Council Tax	<p>You need to let the council know that you have moved into your home so you will need to 'register' for council tax. Everybody has to pay council tax.</p> <p><a href="#">How to Register for Council Tax   Register for Council Tax   North Warwickshire (northwarks.gov.uk)</a></p>
Paying Your Council Tax	<p>Set up your direct debit to pay your council tax regularly and on time to avoid arrears. You can do this here:</p> <p><a href="#">Ways to pay your Council Tax   Paying your Council Tax   North Warwickshire (northwarks.gov.uk)</a></p>
Claim Council Tax Support	<p>If you are on low income or on benefits then you may qualify for Council Tax Support which will help to reduce the amount of council tax you have to pay. Complete the application form online here:</p> <p><a href="#">Applying for Housing Benefit and Council Tax Support   Housing Benefit and Council Tax Support   North Warwickshire (northwarks.gov.uk)</a></p>
Water	<p>Everyone has to pay for water and sewerage charges. In our area the Water provider is Severn Trent Water. You can complete a moving in form online giving the details of your home and moving in date so they can set up your account. This is important to do straight away otherwise you may get a big backdated bill!</p>



[New to the area](#) | [Moving home](#) | [My Account](#) | [Severn Trent Water \(stwater.co.uk\)](#)

## Fuel Bills – Electricity / Gas or Dual Fuel

Energy costs are expensive, so it is important to get the best deal. Any meters in the property will be even more expensive so if you can get these removed that would be a good start. You do not have to use the energy supplier of the previous tenant so make sure you look at getting a better deal on one of the switching or comparison websites:

You can try any of these comparison sites:

[Compare Energy Prices](#) | [Cheapest Gas and Electricity - Uswitch.com](#)

[Compare Gas and Electricity suppliers - Which? Switch](#)

[Cheap Energy Club - Compare Energy Deals – MSE \(moneysavingexpert.com\)](#)

North Warwickshire Citizens Advice can offer excellent support in switching energy provider and helping you get the best deal. Contact them for help by calling Tel: 01827 712 852 email: [advice@nwcab.org.uk](mailto:advice@nwcab.org.uk) or visit the website [North Warwickshire Citizens Advice \(nwcab.org.uk\)](#)

Act On Energy can give free impartial advice on energy efficiency and information about grants you may be able to access to help with keeping warm, such as fixing boilers, replacing broken boilers and insulation. They can also help with advice about your fuel bills. For more information call 0800 988 2881 or visit [Act On Energy - Energy Efficiency, Grants & Advice](#)

## TV Licence

Regardless of how you watch your TV it is a legal requirement to have a TV License. Please make sure you apply:

[TV Licence - TV Licensing™](#)

## Home Insurance

It is important to get your home contents insured to protect your belongings. You can find details of insurers through comparison sites:

[Compare Rental Contents Insurance for Tenants](#) | [Compare the Market](#)

[Tenants Content Insurance - Compare Cheap Contents Insurance Quotes - Confused.com](#)

If your tenancy is with the council then you can also look at this offer [Why do I need it? | Home contents insurance | North Warwickshire \(northwarks.gov.uk\)](#)

## TV, Broadband And phone

You need to give some serious thought to what TV, Broadband and Telephone package you really need and what you can really afford. You need to get the right deal for you!

Ask yourself the following questions before you sign up to a deal?

- Do I need a landline or do I use my mobile for all my calls?
- Do I need an expensive TV package or is Freeview ok with internet access to get online TV (Netflix / Amazon / NOW etc).
- What do I really need broadband for? Prioritise this if you are on a limited budget.... Homework, finding work and doing job applications, completing benefit forms
- This is a good opportunity to save money. You need to think about 'what you can afford' too, as this is not a priority bill.

By reducing your packages and subscriptions you could save a lot of money!!  
The comparison sites will help you find some good deals:

[Broadband Deals - Compare Best April 2021 Broadband Packages | Uswitch.com](#)

[Compare Best Broadband Deals: MoneySavingExpert](#)

**Please note:** Due to the current energy crisis, it may not be possible to 'switch' to a different energy provider or even 'fix' your tariff when you move home. Information and advice regarding energy providers and their tariffs is changing all of the time. Therefore, please make sure you check the latest information and advice available so that you can make the right informed decision. Martin Lewis gives the latest advice and information so it is advisable to follow him on his website [Gas, Electric & Water Guides - MoneySavingExpert](#)

## Step 8 – Saving for a 'rainy day' or that broken oven, boiler, fridge, washing machine etc.....

Saving money is very important when you move into your own property. Even saving small amounts regularly soon builds up into '**savings**'. You never quite know when you will have an appliance that breaks and you need to fix it, or replace it, so having some savings as a backup, gives you some piece of mind.

There is a government savings scheme for people on Universal Credit where you can save as little as 50p per week and as much as £50 per calendar month. The benefit of this savings scheme is that the government will also reward you with 50p bonus for every £1 you save! What's not to like....get saving! <https://www.gov.uk/get-help-savings-low-income>

You can also save with the **Credit Union** who are a community style bank. The benefit of saving with the Credit Union means that you may also be able to borrow money from them at much lower interest rates than you may be offered with Payday lenders for example. The Credit Union for our area is Birmingham City Save and they work very much like a bank, and offer similar services, including an ATM card. The Credit Union is aimed at people on lower incomes but in a fair and responsible way. For more information, visit the website link: [Home - Citysave](#)

## Step 9 – Budget

Understanding your financial responsibility when you own your own home is one step closer to being able to relax and enjoy your new home. There is nothing worse than worrying about bills and money and what might happen if you miss any payments.

It is a good idea to do a '**budget**' and work out how much your bills are, what you can afford to spend on shopping, how much you have left and how much you could save. This will also help you make some key decisions - can you afford an expensive TV package or mobile phone? Can you make any savings on getting better deals on your electricity and gas or insurance?

**Emergency and ongoing Food Support** - If you are struggling to buy food or need to apply for an emergency food parcel to help you during difficult times you can make a request to North Warwickshire Borough Council by completing the form [Food Bank, discretionary housing payments,](#)



You will receive an emergency parcel alongside being referred for support from the Financial Inclusion Support Officer (FISO) at the council. As long as you talk to the FISO, work with them to make your situation better and work with any other organisations that you are referred to, then some food support may continue during this time. However, there is a limit to the number of times you can have a food parcel in and 'emergency' situation and you may be refused.

You can also call the Warwickshire Local Welfare Scheme (WLWS) at Warwickshire County Council where one of the helpful advisers will ask you about your circumstances and who may be able to offer you support towards your food, fuel and water bills or other essentials. To get in touch with them call 0800 408 1448 or 01926 359182

There are a number of local charities and other organisations that offer grants to help people who need 'essential' equipment to set up their home, such as a fridge, oven, beds, mattresses etc. North Warwickshire Citizens Advice will be able to help you make an application, call them on 01827 712 852.

If you are worried about how to 'budget' or not sure where to start, then there is help available. You can either contact the local Citizens Advice (CA) on 01827 712 852 or one of the Financial Inclusion Support Officer's at the Council on 01827 715 341.

If you feel confident to have a go on the internet then there are some good budgeting tools, you can use:

[Budget Planner | Free online budget planning tool | MoneyHelper](#)

[Budget Planner: how to manage your money - MoneySavingExpert](#)

## Step 10 – Keeping up with payments

It is so important that you keep up to date with all your bills. Keeping on top of them will make life much easier and less stressful for you.

However, if you do miss a payment, don't panic! Make sure you contact the company or the council you owe the money to straight away. By getting in touch early it is much easier to sort out and to get back on track. It is harder and much more stressful for you if you leave it, so act quickly.

All companies and councils have advisers available to talk to people who may have missed payments and who may be struggling to pay. **Remember, they only want to help you.**

You can always contact the Citizens Advice on 01827 712 852 or the Financial Inclusion Support Officers at the council on 01827 715 341 if you want more support and advice.

### Breathing Space

Breathing Space is a debt respite scheme being introduced by the government on 4<sup>th</sup> May 2021 which will give someone in problem debt a right to legal protections from creditors.

There are **two types** of breathing space:

**A standard breathing space** is available to anyone with problem debt. It gives them legal protections from creditor action for up to 60 days. The protections include pausing most

enforcement action and contact from creditors and freezing most interest and charges on their debts.

**A mental health crisis** breathing space is only available to someone who is receiving mental health crisis treatment and it has some stronger protections. It lasts as long as the person's mental health crisis treatment, plus 30 days (no matter how long the crisis treatment lasts).

If you think that Breathing Space could help you, then you will need to contact a Debt Adviser either at North Warwickshire Citizens Advice on tel: 01827 712 852 or at a national organisation such as StepChange or National Debtline. **YOU MUST** commit to working with the Debt Adviser throughout the period, and work towards a solution to your debt problem. If not the Breathing Space option can be removed and any action to recover debts that you owe will start again.

## Step 11 – Set Diary Dates

Hopefully, you will have used some switching or comparison websites to find yourself a 'better deal' on energy suppliers, insurance, broadband etc. This will mean that there will be an 'end date' to these offers and you will need to look for a new offer in the future. Make sure that you keep a record of the dates that you need to renew, otherwise you could end up paying premium charges!!

Get yourself a diary and write down those important key dates so you get the best deals! You will need to start looking for new deals at least a month before the current deal ends.

## Step 12 – Ten-Top-Tips

1. Check if you have any further benefit entitlement and make the claims or you may lose out!
2. Check if you will have a rent shortfall based on the size of your household and any help towards the rent that you may be getting through UC Housing Element
3. Do a budget planner and work out what you can afford
4. Check for better deals on energy (gas and electric), insurance, broadband, TV, phones
5. Open the **right** bank account that works for you!
6. Set up all your accounts – Council Tax, water, energy (electric and gas) and get keep a note of the reference / account numbers
7. Set up your Direct Debits and Standing Orders – Rent, Council Tax, Water, Energy, TV License, Broadband, TV, Phone
8. Set up a savings account and a direct debit from your transactional bank account straight into it – you won't miss the money this way!
9. Look for help to furnish your home on [Posts on the Nuneaton & Bedworth Group | The Freecycle Network](#) or [Freegle - Don't throw it away, give it away! \(ilovefreegle.org\)](#) or ask your family and friends.
10. Stay on top of your bills so that you can enjoy living in your new home.....and be happy 😊