

Family/ Friend Exclusion Help Pack

Issues at home? This is a pack to help you and the Family/Friend you live with. It contains practical tips to help you to try and work out a solution so you don't have to leave home.

Sorting out the problems at home - this is your 'Help Pack' full of practical tips to help you and your parents or relative solve issues that will allow you to remain in your home

You have contacted the Council because you claim that your parent(s), friend or family may want you to leave home. The pack is intended to be used for people who are at risk of being excluded from the home of a family/extended family member/ parents/friends. We want to do everything we can to help and the next action we are going to take is:

1. We have sent or emailed your parents a letter letting them know we have seen you and of our commitment to help sort things out.
2. We have issued this 'Help Pack' to try and help you and your parents sort things out at home

We may also do the following:

1. Make an appointment for you to come in to see a Homelessness Prevention Officer
2. The officer may come and see you and your parent/s at your home.
3. Make additional enquiries regarding your request for assistance.

Leaving home is a big step. Becoming homeless is a very difficult issue. It is important for you and your parents/family members to give careful consideration to the following:

- Your money – how you will pay bills and rent
- Your living skills – running your home by yourself
- Your prospects – getting a Council home is very difficult
- Your options – renting a home in the private sector

You and your parent/family members will be required to work together to sort out any issues so that you can remain in your home. The Council will help support you to resolve these issues relating to your housing situation. If these issues cannot be sorted out, we want to work with everyone to plan the best way you can leave home without being made homeless.

Before you next see a Homelessness Prevention Advice Officer, you and your parents are advised to take some time to sit down and work through the problems at home and find possible solutions. We ask everyone to try and solve their problems first as a family unless there has been violence or abuse at home or a threat of violence or abuse.

Next steps for you

Go through the simple actions set out in this pack and record what you have done in your personal housing plan. So that, at the next meeting, you can tell us the things that you have done to try and prevent you from having to leave home.

Step 1 – Show your parents this 'Help Pack' and the letter we have written to them. A copy of the letter is attached.

The letter tells them of the Council's commitment to do everything we can to help solve the problems at home and about the need for them to give you reasonable notice (meaning a few weeks) if they want you to leave.

Step 2 – Sit down together and talk so everyone is clear on what the issues are. Discuss together what can be done to find a way forward to resolve the issues. Use the actions set out in section 2 of this pack to help you all.

It is important that you and your family members/friends all sit down and talk things through as quickly as possible. This could be straight away when you get back home or, if parents are very busy or still too angry or upset about the problem, it may be best to sort out a time later that day or week. Please don't leave it too long to sit down and talk things out. If you would all prefer for someone from the Council to be present when you sit down and talk we can arrange this. Just email me using the email address on the front cover of this 'Help Pack'.

Actions to consider

Action we suggest for you and your parents to take before the meeting - The meeting will be more productive if you are prepared. You should write down all the things you are unhappy about before the meeting. It is best to write them down even if you have spoken about them before. This will make everything absolutely clear and will allow the meeting to focus on these issues.

Action we suggest for the meeting - Begin the meeting by reading out the things you are unhappy about and want to discuss. Everyone should agree at the start of the meeting that everyone present will be able to say what they need to say without anyone else interrupting otherwise people are just going to get upset and it may reduce the chances of finding a solution. If you have not had time to write things down before the meeting don't worry. Start the meeting by explaining all the things you are unhappy about.

Advice for the person at risk of homelessness - Try to understand how the problem is having an impact on your parents and possibly other members of your family/friend who live with you. Listen to what they are saying about their feelings and how unhappy or upset they are. Try and be grown up about the things your parents or excluder(s) are unhappy about and understand things from their point of view. Don't be angry or abusive.

Advice for everyone present – Try and listen to what the other person is saying and try not to talk over them. Everyone should have a chance to speak but it is always best to say what you want without shouting. Living together is difficult for any family and everyone has to compromise a bit and at times will feel very unhappy or upset. It is important that you all begin to agree ground rules together and to make decisions about some of the common problems like privacy and personal space. Try to negotiate rather than argue. Be prepared to compromise and don't be afraid to admit you were wrong and say you're sorry. Remember it is your parents home so try to listen to what they have to say and try to see their point of view. You may need more than one meeting and if you feel it would be better to have someone from the Council come along for the first or a second meeting just email us to let us know and we will arrange it.

Once you have all talked through the problems you should move onto trying to agree clear actions to resolve these. We have set out below a number of suggested actions for you to consider taking.

Action – It will be best to agree a written commitment to change behaviour or sort things out so parents can have confidence that their concerns have been addressed

In any family that live together there will be tensions and occasional rows. We don't expect that just by having a meeting and talking through problems and concerns everything will be perfect. By being clear about the problems and setting down in writing the actions and promises that have been agreed together to try and sort out issues, there is a better chance of everyone being able to live together with fewer problems.

We have set out in the pack the most common problems or concerns we see when someone comes to see us when their parents want them to leave home. We have also set out the best way to express promises to address these concerns. Work your way through the sheet in section 2. If some of the suggested promised actions set out don't apply to your particular circumstances at home then just write in N/A (not applicable) to show it doesn't apply.

Section 1:

Complete this Action Plan Checklist

The Action we want you to take	Tick as you complete each action.
<p>Action 1: Read the help pack</p> <p>The first thing to do is to carefully read this Help Pack so you fully understand how you can use it to help you and what we want you to do next</p>	
<p>Action 2: Sitting down with the parent/s/extended family/friends that you live with.</p>	
<p>Action 3: Record the initial response from your parent/extended family in your PHP</p>	
<p>Action 4: Start to think about where else you could possibly live or afford to rent in case the actions don't work.</p> <p>It is important to take these actions regardless of any steps being taken to help keep you at home. A back up of trying to find somewhere else to rent is needed in case these actions fail</p> <p>How to work out where you can afford to rent: Given the small number of Council or Housing Association homes available if you have to leave your tenancy you will almost certainly have to consider renting from a landlord in the private rented sector.</p> <p>Take these actions:</p> <ul style="list-style-type: none"> ✓ Sit down and work out where you will be able to afford to rent ✓ Fill out the form in this pack "How much rent can I afford to pay" so you know exactly where you can afford to look for accommodation ✓ If you have relatives or close friends in the area or any other towns it might be best to look at the rents for these areas first. We can offer a service to find somewhere to rent in any part of the region or country we agree is affordable for you to look. ✓ 	
<p>Action 5: Start to take the actions set out in the 'How to find accommodation pack' we have given you or emailed you.</p> <p>We have given or emailed you a pack to help you to find accommodation to rent. Go through this pack carefully so that you can tell us what you have done.</p>	

Section 2:

Trying to find a solution: Actions for you to take

Action 1- Trying to find a solution

You need to have a written agreement that you are both happy with. Start by writing down what the issues/ concerns are that have led to them wanting you to leave home. If both the person at risk of being excluded and the parent writes their concerns, this allows you both to compare your lists and makes sure nothing has been missed

The problems or concerns the parents have are: *(Here are some of the common examples of problems for people who come to the Council at risk of having to leave their parent/s home. Tick the box and add any other reasons not covered below in the other section).*

- ✓ Not paying anything towards the rent or household bills
- ✓ Not contributing to running of the home by e.g. – helping with household tasks
- ✓ Not keeping their room and the home clean and tidy
- ✓ Not following house rules not to smoke, drink, or take drugs in the home
- ✓ Causing rows in the family – *give reasons for the rows*
- ✓ Behaviour which is a nuisance to the parents or neighbours
- ✓ Inviting visitors to the home without the parents' permission
- ✓ There was an unacceptable incident that led to them being asked to leave
- ✓ There are no rows – it's just time they got their own place
- ✓ There are too many people in the home
- ✓ There are financial problems at home and this is the reason the parents feel they can no longer afford to keep their son/daughter. *(See offer of help from the Council to sort out financial problems or debts below)*
- ✓ Other reasons – be specific what these are and write them down here.

Action 2- Trying to find a solution

Now discuss these problems set out in the list. If there is some agreement on a way forward, write down what the person has promised to change or do in the future.

(Here are some examples written below of the types of things that most often cause tensions at home and are written in a way so it is clear what the person has agreed to do or change in the future. Be as specific as you can when you write down these new 'promises'. There is likely to be more than one commitment so make sure you write them all down.)

1. I will pay [**£xxx.00**] a week towards my keep.
2. I will make a non-financial contribution to the running of the home by e.g. – helping with household tasks *(Be as specific as you can – will do the washing up after every meal.*
3. I will keep my room and the home clean

4. I will not smoke, drink or take drugs in the home
5. I will not carry out any behaviour that is a nuisance to the parent/s or neighbours and will not do anything that might be criminal.
6. I will treat my brothers or sisters with respect and not argue with them.
7. I will not bring my friends to the home without my parent/s permission
8. I will cooperate with any support if it is provided to me and my family
9. I will not cause or take part in any anti-social behaviour in the area that we live or in any other named area.
10. I will look to find somewhere else to live within the next 3 months, 6 months, 12 months (Be specific and remember the Council may be able to help you with this)

Write down what the problems are. Use the examples above to help you

Action 3- Trying to find a solution

When you have written down the commitments for what needs to change to sort things out it is best now to put these into a formal agreement. This is so everyone is totally clear about the actions or new behaviour required by the son or daughter in the future. We suggest that you put these into either:

- 1) A **“Promised Behaviour in the Future agreement”**; or
- 2) A **“Licence agreement”** setting out the rules to be followed and the behaviour required in return for which the parent/s will agree to the son or daughter continuing to live at home.

It doesn't matter which one you use, it is down to what you prefer. There are examples of both of these agreements in this 'Help Pack'. You don't have to use them but they are really useful as they set everything out so everyone is clear on the solution that has been agreed and what will happen if any of the promises are broken. Pick and complete either agreement and sign by both parties.

If you need help you to prepare a 'Promised Behaviour in the Future Agreement' or a 'Licence Agreement' we can help.

Action 4- Trying to find a solution

The offer of extra help and support: You may have agreed a way forward and written it all down but if you think as a family you might need a bit of support to make sure what has been agreed is kept to, then consider the following help that might be available.

Below are examples of the support that we may be able to arrange for you and if you want to be considered for some extra support again e-mail us using the contact e-mail on the front sheet of this 'Help Pack'

As a family sit down and discuss whether you think you might benefit from:

- A. Some extra support
- B. Some help with financial problems that are directly contributing to the risk of exclusion

A. Some extra support options

1. **Mediation help** - If you think you would benefit from someone to meet with you and help mediate and support you both, we may be able to help arrange this. Between you then mediation might help. For example, if you haven't fully worked out a solution or are worried that there are still things to resolve.
2. **Some family support** – we call this 'floating support' where someone can support a person who has problems to avoid the risk of them becoming homeless. Support could be help to tackle for example, drug or alcohol abuse or to support someone with depression. Just a bit of extra help and support may well make all the difference in solving problems.
3. **Family Support Services** - Where there are on-going and significant conflict in the family we may be able to refer for more formal and structured family support. They can work more intensively with the whole family and provide help and support for a longer period.

If you do think as a family, you might need a bit of support to make sure what has been agreed is kept to then email your Homelessness prevention officer with the details of the support you need.

B) Offer of some extra help sorting out financial problems and debts

If there are **financial problems** at home and this is the reason parents' feel they can no longer afford to keep their son or daughter at home there are a number of actions that can be taken to help reduce or resolve these financial problems. We may be willing to make a small payment to:

- a) Help with a one-off item or housing debts if we are convinced are creating the problems at home.
- b) To offer a deposit Bond or rent in advance to allow your son or daughter to look for other accommodation to move onto.
- c) Arrange debt and money management help to reduce financial pressures.

Again, if you need help to sort out financial problems write them down and email details to your homelessness prevention officer.

Action 5 -Trying to find a solution

Looking to find somewhere else to live with a private landlord or with extended family or friends.

Only use this solution section where everyone agrees that the solution is only likely to hold things for a short period of time. This section helps you all to plan how the son or daughter can look for somewhere else to live without needing to be made homeless. We can look at supporting them to find somewhere to rent, or if there are extended family or friends willing to accommodate them.

We have a 'How to Find Accommodation Pack'. This contains practical tips on finding a new home.

Read the factsheet explaining their chances of obtaining an offer of a Council or Housing Association property if they were homeless compared to if they were to remain living with you for now. Given the small number of Council or Housing Association homes available your son or daughter will almost certainly have to consider renting from a landlord in the private rented sector.

Take these actions:

- 1) Sit down and work out where you will be able to afford to rent
- 2) Fill out the form in this pack "How much rent can I afford to pay" so you know exactly where you can afford to look for accommodation
- 3) If you have relatives or close friends in the area or any other towns it might be best to look at the rents for these areas first. We can offer a service to find somewhere to rent in any part of the region or country we agree is affordable for you to look.
- 4) Start to take the actions set out in the 'How to find accommodation pack' we have given you or emailed you. Go through this pack carefully and we can discuss what realistic options you would prefer when we see you.

If you don't have a 'How to find accommodation pack' email your homelessness prevention officer to request it.

Help sheet 1

This factsheet explains your son or daughter or family members' chances of obtaining an offer of a Council or Housing Association property if they were homeless compared to if they were to remain living with you for now.

Before you decide whether to exclude your son/daughter we would like you to consider the facts about what their chances might be of getting an offer of Council housing if they were to be made homeless compared to if you were to decide to let them carry on living with you for now. (Where we use the term Council housing in this factsheet this includes an offer of a Housing Association home)

No matter how much we would all like them to receive a quick offer of a Council home in an area they would ideally like to live in, this is not the case now. Unfortunately there are no longer enough council homes available to house everyone and many people wanting help are unable to obtain an offer of a Council home. We can however help find the best housing solution that would allow them to settle and plan their future.

We are telling you these difficult facts so that you are fully aware of the reality of the housing market. It is important to tell you the facts about their prospects of obtaining a Council or Housing Association Offer so you are able to make your final decision on whether you want them to leave fully aware of the facts about the likely long term housing outcome for them.

If despite all our best efforts to help sort things out at home you still want them to leave we would prefer to work with you to plan the best way they can leave home without being made homeless, as this is rarely the best outcome and as their parent, I know you will still want the best for them. We can discuss this if our offer to solve problems at home is unsuccessful.

What are your son's or daughter's chances of getting an offer of a Council home if they were to become homeless?

Fact 1: The Council does not have a duty to find everyone accommodation. Where a person is not in 'priority need' or where we think the person's homelessness has resulted from something they may have deliberately did there is no duty to give them accommodation even temporary accommodation. We will not know if we owe your son or daughter any duty until we have fully assessed their case.

Fact 2: If you make your son or daughter homeless and if they pass all the tests so that we owe them a duty to give them accommodation this will very likely be a temporary home where they would need to live until they had enough priority on the housing register to be offered a Council home.

Fact 3: If they were to be granted priority homeless status it is possible that we would not be able to give them a Council home. They would wait in temporary accommodation for a Council home. Due to the severe shortage of Council homes, if a person is homeless and needs accommodation the Council will be forced to meet and end that duty for many households by offering private rented accommodation.

Fact 4: If they are eventually made an offer of a Council or private rented home we will not be able to give them a lot of choice over where this might be. Unless there are exceptional reasons why they have to remain in this area, they may be offered accommodation anywhere there is vacant accommodation that we are satisfied is suitable. They would receive just one offer of accommodation.

Fact 5: If they only want to be offered a Council property there is an increased risk that this would not happen if they were to be made homeless. If they did pass all of the tests so we owed them an accommodation duty it is increasingly more common that we will have to meet and end that duty with an offer of a private rented property. Again we may not be able to give them a lot of choice over where that private rented offer would be. They would receive just one private rented offer

Fact 6: If they were accepted as priority homeless we would initially look for a temporary home anywhere in the District that was suitable and they would be required to take the offer otherwise their homeless priority

would be removed and the Council would no longer be under any duty to provide temporary accommodation

Fact 7: If they only want the most popular estates of areas in the District being made homeless will not help. Very few people on the register who want the most popular areas are able to receive an offer because there are just too many households with high priority chasing the small number of vacancies that come up. If they only want to live in a very popular area they would be better to remain at home if they can and we can help them look for privately rented accommodation in the areas where they want to live, as long as it is affordable for them.

What are their chances of getting an offer of a Council home if they were to remain living at home with you?

These are the facts about the help they might be able to receive if they are **not** made homeless.

Fact 1: We would still look into the problems at home and if we were satisfied that they were genuine and that meant your son or daughter had a housing need we may be able to give them a high level of priority on the Council's Housing Register as long as they qualified for the List.

We would be able to assess this and let you know if they qualified and what Priority they might be awarded before you made any final decision on whether you wanted them to leave

Fact 2: Depending on their housing need and circumstances in some cases where there is, for example, severe overcrowding at home they may be granted a higher priority or the same priority on the Housing Register as they would be granted if they were an accepted priority homeless case.

Fact 3: They would have more choice over the areas that they could put down as areas where they want to live in the District compared to if they were to be made homeless and granted accepted homeless priority

Fact 4: If they have a high enough housing priority to receive an offer they would be entitled to 2 offers of accommodation before any refusal would result in being removed from the Register for 12 months.

If they were an accepted homeless case they would only receive 1 offer and that could be anywhere in the District that we think would be suitable.

If that offer is refused they would lose their priority status and may be removed from the register as only applicants with a housing priority are allowed to be registered.

Fact 5: If they were granted 'accepted homeless priority' they may be housed faster than if they were not but would have less choice over where that property might be and may not receive an offer if the Council is able to secure a 12 month tenancy in the private rented sector.

We can't give you an estimate for how long different waiting times might be in this leaflet as it depends on the size of household and where a person who has a high priority but is not homeless might wish to live.

However, we can discuss this with you and give you an estimate based on your son or daughters circumstances.

We can also talk to you all about where in the District there might be a better chance of an offer of social housing as some areas are less popular than others

What we would like you to do

Please think carefully about the facts and discuss this with the officer responsible for your son or daughter's case when we come to visit, or arrange to see or speak to you.

If they are not yet on the Council's Housing Register we can advise them on how to register and estimate what priority they might receive pending their application being fully assessed. Remember a person does not need a homeless application to have their current housing problems recognised as long as they have a housing need and meet the new qualification rules to be included on the Housing List.

Thank you for taking the time to read this important help sheet. If you have any questions about any of the facts in the help sheet please email or contact us.

Help sheet 2

This is an example of a 'License agreement' between a Parent and an applicant confirming the terms upon which their son or daughter will be given permission to continue to live at home.

Advice on completing this "License agreement": The parent/s/relative and the person threatened with exclusion should both agree and complete the agreement. The terms of the license and what will be expected in the future should be clearly explained to the person and they should indicate they understand it and agree to it. Print two copies and have both copies signed by both parties who should have their own copy.

Advise that it may be sensible to sit down once a month a go through the licence terms to make sure everything is being followed and there are no concerns that need to be discussed.

1) The property address is:

(Address) _____

2) The name of the Parent/parents/relative that live in the property and have the right to decide who else will live in that property:

(Name) _____

3) The name of the son/daughter or person who has been granted permission (a Licence) to live at the property.

(Name) _____

4) This is a periodic excluded licence where permission has been given by the parent for the person named in this agreement to live in their home. The parent/s/relative named in this agreement can withdraw the permission (terminate the licence) at any time and will give the person named a period of reasonable notice to leave.

5) Permission is given to occupy the accommodation subject to the following conditions. The person named in this agreement should note that if these are not complied with the parent/s/relative reserve the right to withdraw the person's permission to live in the home thereby terminating this licence.

Advice for the parent/parents/relative completing this agreement - here is where you need to set down in writing details of the actions or behaviour required of the person in order for permission to be given to live or to continue to live, in the home.

The following is illustrative only and each agreement should be specific to the behaviour expected.

The person named in this agreement agrees to the following:

- a) There is no rent to be paid in return for that permission; or
- b) There is a rent, or a contribution to running of the home, to be paid of £xx.00 per week to cover the following items (list e.g. – room, food, contribution to utilities, washing).
- c) To make any non-financial contribution to the running of the home by e.g. – helping with household tasks (it is best to be as specific as you can).
- d) To keep their room and the home clean
- e) Not to smoke, drink or take drugs in the home
- f) Not to cause or permit any behavior that is a nuisance to the persons named, other family members living in the home or neighbours and not to engage in activities which are criminal.
- g) Not to invite visitors to the home without permission
- h) To cooperate with any support provided to the family by (list any support provided by the council or another agency or charity if this has been set up).

The Parent/relative agrees to:

Discuss with the person named in this agreement any issues of concern and both parties agree to try and resolve any problems that occur in a reasonable manner.

Add in anything else the parent has agreed to do – could be ways they want to support the person or regular meetings to discuss things

6) How any breach of this “License agreement” will be dealt with:

Unless there is a very serious incident all parties agree to follow the procedure set out below:

- a) Where the person/s who has granted this license has a concern they will sit down and discuss that concern Where there is no improvement they will issue a verbal warning
- b) Where there is no improvement in behaviour or the incident is considered by person/s who has granted this license to be more serious a written warning will be given
- c) At any time either party named in this agreement can ask to call a meeting to discuss any problems or concerns.
- d) Where the situation may lead to the person/s who has granted this license asking the person to leave either party may call on help from any agency who have agreed to support them or can contact the Council Housing Options Team by telephone or e-mail (for the Council to insert here the name and contact details of the case officer that dealt with the case or any specialist officer), or contact any agency providing support to see what help can be given
- e) Finally if the situation cannot be resolved a written note will be given to the person named giving reasonable notice that they must leave the property and by when.

Signature of the Person granting this License agreement:

Date

Signature of the person they are giving permission to carry on living at home only if the rules set out are kept:

Date

HELP SHEET 3

This is an example of a “*Promised Behaviour in the Future agreement*” between the Parent and the person at risk of being excluded setting out the terms under which they will be given permission to continue to live at home.

PROMISED BEHAVIOUR IN THE FUTURE AGREEMENT

THIS AGREEMENT is made on the [date]

BETWEEN [name and address of Parent/Parents/relative] AND [name of individual]

The [name of individual] AGREES the following in respect of their future conduct

Housing Options Officer to note: set out below are examples. Add; amend as appropriate to the situation of your case:

- 1) I will make a non financial contribution to the running of the home by e.g. – helping with household tasks (it is best to be as specific as you can)
- 2) I will keep my room and the home clean
- 3) I will not smoke, drink or take drugs in the home
- 4) I will not cause or permit any behavior that is a nuisance to the parent/s/relative or neighbours and not to engage in activities which are criminal.
- 5) I will not act in a manner that causes or is likely to cause harassment, alarm or distress to anyone living in the same home as me.
- 6) I will not bring visitors to the home without permission
- 7) I will cooperate with any support provided to myself and my family (list any support provided by the council or another agency or charity if this has been set up).
- 8) I will not take part in any anti social behaviour on the estate that I live or in any other named area.

(Add point 9 below if rent is required to be paid)

I will pay rent or a weekly contribution to the running of the home of £xx.00 per week.

Add more detail if required -

This will cover the following items (list e.g. – room, food, contribution to utilities, washing).

This will be paid every put in the day of the week it is to be paid.

Breach

If [name of individual] does anything which he/she has agreed not to do under this contract the following actions will occur:

Unless there is a very serious incident all parties agree to follow the procedure set out below:

- a) Where the person/s who has granted permission for the person to carry on living at home if they sign this agreement has a concern they will sit down and discuss that concern. Where there is no improvement they will issue a verbal warning.
- b) Where there is no improvement in behaviour or the incident is considered by the person/s to be more serious a written warning will be given.
- c) At any time either party named in this agreement can ask to call a meeting to discuss any problems or concerns.
- d) Where the situation may lead to the person/s who has been granted permission to carry on living at home being asked to leave either party may call on help from any agency who have agreed to support them or can contact the Council Housing Options Team by telephone or e-mail (for the Council to insert here the name and contact details of the case officer that dealt with the case or any specialist officer), or contact any agency providing support to see what help can be given.
- e) Finally if the situation cannot be resolved a written note will be given to the person named giving reasonable notice that they must leave the property and by when.

DECLARATION

I confirm that I understand the meaning of this agreement and that the consequences of breach of the contract have been explained to me.

SIGNED _____

[Signature of individual]

DATE.....

SIGNED _____ Parent

[Signature of parent/s/relative]

DATE.....

WITNESSED

SIGNED _____ Officer

[Name of Council housing Options Officer or support worker/agency]

DATE.....

If you and your excluder need help to write up an agreement, please contact your homelessness prevention officer who can assist you both to do this.

Section 3:

Working out how much I can afford to pay in rent

Fill out this form as best you can so we have an initial estimate of what you may be able to afford in rent. We can discuss this when we see you next.

What you currently spend money on	Weekly total (whole household)	New reduced goal (whole household amount)
How much do you spend on Gas and Electricity each week?	£	£
How much do you spend on food for the family each week? <i>(Tip for reduction goal: national surveys show that someone on a low income on average spend about £23.00 a week per person on food)</i>	£	£
How much do you spend on clothes/shoes for the family each week? <i>(Tip for reduction goal: some guidance material suggests that someone on a low income should look to spend no more than £5.00 a week per person on clothes)</i>	£	£
Weekly water rate costs for the property	£	£
Weekly Council Tax cost or if you are on benefits, the weekly contribution you have to pay towards the Council tax on the property	£	£
How much do you spend on public transport each week? <i>(Hint: this can include family who are at work or in college)</i>	£	£
Weekly costs of what you as a family append on any of the items below:		
1. TV cable/Sky costs/TV licence	£	£
2. Maintenance payments / CSA	£	£
3. Council Tax	£	£
4. Travelling and meal costs if working	£	£
5. Child care costs if working or at college	£	£
6. Travelling expenses for leisure	£	£
7. School meal costs	£	£
8. Car costs: Insurance, Road Tax, petrol per week and annual general maintenance <i>(break down into weekly costs)</i>	£	£
9. Credit cards / catalogue / store cards	£	£
10. Toiletries	£	£
11. Meals out	£	£
12. Laundrette if no washing machine	£	£
13. Mobile Phone <i>(and insurance if you have it)</i>	£	£
14. Life or health insurance / private pension / endowment policy	£	£
15. Repayments on any finance or loans <i>(via official money lenders, family or friends)</i>	£	£
16. Prescriptions, dentist and glasses cost	£	£
17. Pension payments	£	£
18. Pet costs	£	£
19. Leisure activities, e.g. cinema	£	£
20. Alcohol	£	£
21. Cigarettes	£	£
22. Court fines	£	£
23. Other (List)	£	£
Total current and goal week spending: (totals of the above figures for each week spending)	Total: £	Total: £
Final agreed amount for each week:	£	£

I can afford to pay £_____ on top of what I receive or would receive in benefits towards my rent.

Managing your money

Sit down and make a list of all your income and all your outgoings and any debts you may have. Complete a budgeting form to see how and where you can make savings so that you can pay all of your rent and council tax. If you do not pay your rent, your landlord may seek repossession of your home.

If you have money problems and cannot afford to pay the rent you can do the following:

- maximise your income through claiming all the welfare benefits you are entitled to
- change your spending /budget to allow you to pay your rent and bills
- manage your debts so that you can pay your rent first
- get an affordable loan to consolidate your debts leaving you money for rent
- seek extra help from the Council to help with any rent arrears you already have

Money Advice

If you need welfare benefits and debt advice contact the following :

For affordable loans, debt and benefits advice call Moneyworks on 0208 430 2041 or visit webpage at:

<https://www.newhammoneyworks.co.uk/>

For help to get a job or increase your work hours contact Workplace on 020 3373 1101 or register at:

<https://www.newham.gov.uk/Pages/Services/About-Newham-Workplace.aspx>

For free debt advice StepChange call free on 0800 138 1111 or visit :

<https://www.stepchange.org/>

For independent advice and community services contact Community links on 020 7473 2270 or visit

<http://www.community-links.org/>

For generalist advice and information contact Citizens Advice Bureau on 0208 252 6377 or visit:

<http://www.eastendcab.org.uk/>

For advice and information contact Age Concern on 020 8503 4800 at

<https://www.ageuk.org.uk/eastlondon/get-involved/contact-us/>

For support and counselling contact :

www.newhamtalkingtherapies.nhs.uk