

## Guide to Setting up Household Accounts

Use this checklist to ensure you have all your household accounts set up.

Expenses	Need to know	Done ✓	Don't Need X
<b>Rent</b>	<p>Rent is weekly and due every Monday. If you claim or are eligible for Housing Benefit, or the housing element of Universal Credit, you must contact them to tell them you have moved into a new home.</p> <p>You can set up a Direct Debit online by accessing the Council Tenant section of our MyAccount platform. You will need to create an account the first time you do this which will give you access to view all of your rent details at any time as well as other options such as changing contact details or requesting a repair.</p> <p>Alternatively, you can call us to set up a Direct Debit or download a mandate from our website.</p>		
<b>Service Charges</b>	<p>These charges generally relate to the cleaning and maintenance of, and fuel supplied to communal areas such as halls and stairwells in a block of flats, or common rooms in sheltered schemes.</p> <p>If you are claiming full housing benefit or the housing element of Universal Credit then most service charges for communal areas are covered by these benefits.</p> <p>Always check if you are responsible for paying some or all of any service charges.</p>		
<b>Council Tax</b>	<p>You should register with the Council for Council Tax as soon as you move into your property by completing the form here <a href="#">Change your address for Council Tax</a></p>		

Expenses	Need to know	Done ✓	Don't Need X
<b>Telephone, Internet Electricity &amp; Gas</b>	Contact your chosen electricity, gas and phone companies to tell them that you want them to provide services to your home. Don't forget to shop around for the best deals. Your Neighbourhood Officer can support and signpost you if you are having problems doing this.		
<b>Water</b>	You can find out who supplies the water to your home by checking which water company supplies you area by visiting the Consumer Council for Water's website here <a href="#">Contact your water company   CCW</a>		
<b>Sewerage</b>	Your sewerage might be supplied by a different company to the one that supplies your water. This means you could get a separate bill - or your water company might include sewerage charges on their bill on behalf of the sewerage company.		
<b>TV Licence</b>	If you have a TV and you have not had your own TV Licence before you must set this up, or you must arrange for your current TV Licence to be transferred to your new address.		
<b>Content Insurance*</b>	<p>This is your responsibility and protects you against damage or loss of your possessions*.</p> <p>The council provides a Tenants Contents Insurance Scheme that is available to the tenants of Folkestone &amp; Hythe District Council.</p> <p>For an application pack please email <a href="mailto:housing.service@folkestone-hythe.gov.uk">housing.service@folkestone-hythe.gov.uk</a></p>		

**\*Note:** Folkestone & Hythe District Council **does not insure tenants' furnishings or belongings.** We strongly recommend that you take out your own home contents insurance. This will cover you against damage from fire, flood, break-in, vandalism or accidents related to belongings.

## **Building Insurance**

The Council is responsible for insuring its buildings. This is included in your rent; if you are a Leaseholder it is included in your service charge; if you are a shared owner the buildings insurance is charged directly to you by an invoice