

Housing Advice In Folkestone and Hythe



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The information contained in this document does not provide an authoritative interpretation of the law. If you are in any doubt about your legal rights as a tenant, please speak to the Citizens Advice Bureau or consult a solicitor.

What are my options?

If you are looking to move home, you may wish to register for social housing whilst also conducting a search for accommodation in the private rented sector.

Social Housing

Social rented housing is owned and let by a Council (Local Authority), or Housing Association (also known as registered provider).

Council Housing in our area is managed by Folkestone and Hythe District Council whilst Housing Association Properties are managed by several different housing providers, such as Orbit, Southern Housing, Town and Country, Sanctuary and more.



In Kent social rented housing is allocated to people via an online lettings system called Kent Homechoice. It's free to apply and you don't need to raise a deposit if you are offered a property, although some Housing Associations may ask for one or two weeks rent in

advance. The demand for social housing does outweigh supply, which means that homes are let to those in most need.

How to join Kent Homechoice

You will need to complete an online application form at www.kenthomechoice.org.uk to join the housing register detailing the area that you wish to apply to, in this case – Folkestone and Hythe. Initially, you will be asked to create a profile which is details about you. This area will hold all of your information and applications going forward and is called your 'Portal'. Following this you will see a purple banner asking you to complete a pre-assessment which will indicate whether you are likely to be eligible to join the housing register, before you can choose to complete a full application or not. If you do not have access to a computer, you can attend any local library where you can use computers for free. Alternatively, you can complete the form at the Folkestone and Hythe District Council offices although you will need ongoing access to the internet to manage your account portal and to bid for accommodation.

The Council will decide, based on your circumstances, whether you are eligible and whether you qualify to join their register and what your housing need is. Folkestone and Hythe District Council use bands to assess priority for housing.

Eligibility

To apply to the housing list in the Folkestone & Hythe District you have to meet one of the following local connection criteria:

- Currently live in the district and have done so continuously for the past 2 years or 3 years out of the last 5 years
- Worked in the district for the last 6 months for 16 hours per week or more, in permanent employment (not casual)
- Have close family members who currently live here and have for the last 5 years

- (parents, brother, sister or children) over the age of 18 years
- Are currently or have served in the armed forces within the last 5 years immediately preceding your application

And

- Have a housing need that you cannot meet from your own resources, or
- Your current home does not meet our housing requirements

Medical Consideration



If you or a member of your household have medical problems, which is made worse because of your current living accommodation please complete the health section of the online form. We aim to carry out this assessment, once all supporting medical information required has been submitted, within 40 working days. We will write to you again confirming if any additional Banding has been awarded to your application. If the medical problem that you or a member of your household is suffering with is not made worse by your current housing situation your Banding will not be reassessed.

Assessment of your Application

When you have completed the online application form, you will receive a series of actions in your Kent Home Choice portal which will ask you to supply some evidence. You must supply all supporting evidence requested within 28 days of the date of the application. The evidence can be uploaded directly to us through your portal. Alternatively, if you do not have access to your portal you can email them to housing@folkestone-hythe.gov.uk or posting them to the civic centre. Please note the quickest way to get them to us to be assessed so that your application can be made live is to upload them directly through your Kent Home Choice portal. If you were to bring a large quantity of documents to our offices, they would need to be left with us and therefore, please photocopy them beforehand to enable you to leave copies.

Once you have supplied all relevant information requested, and providing we have received everything we need, it is our aim to complete the assessment of your application within 15 working days.

If you are accepted onto the housing list, you will receive an update indicating this in your portal.

Once you receive this you can look for a Council or Housing Association home in the area you are registered in. When you see a property you like that you are eligible for, you will need to express an interest by bidding for the home.

Should you wish to change any of your details in the future you can also do this yourself through your portal.

How to bid for homes

Kent Homechoice will advertise all Council and Housing Association homes available to let. You can look for homes on the Kent Homechoice website. You can bid daily for homes:

-  On the website
-  By telephone to Folkestone and Hythe District Council (if you are unable to bid yourself)

Please note, all properties are only advertised for 5 days meaning you need to log on at least twice a week a couple of days apart to ensure that you see every property advertised.

You can see all available properties in the 'properties' tab in your portal. Click on each one to see more details about it and to bid simply click on apply. It will tell you what position on the list you are and how many other people have bid. You can also make one property at any one time your preferred property by clicking on the love heart.

How you will know if your bid was successful

The property will go to the applicant that has been waiting the longest within the highest priority band who qualifies for the home. If you are successful, you will be contacted. You can then view the home and say whether you will take it.



If you need help bidding

You can ask a friend, family member or support worker to bid on your behalf. If you are unable to regularly access a computer or you have difficulty in using online services, you can register for automatic bidding which will bid for you on all properties of an appropriate size. Please contact your Folkestone and Hythe District Council if you need help bidding or advice on the process.

Demand for housing in our area

The demand for social housing does outweigh supply, which means that homes are let to those in most need. Please note there are around 1,500 applicants on the housing list but only approximately 300 homes become available each year. This means that you could face a long wait before being successful in receiving an offer of accommodation suitable for your needs; unfortunately, some people may never receive an offer.

Private Renting

Private rented housing is owned and let by private landlords.



Renting privately means there is more choice about the area and type of home you want to live in, and it's possible to find somewhere to live more quickly.

Where to look

- Local newspapers
- Shop windows, newsagents
- On websites such as

- www.gumtree.com
- www.zoopla.co.uk
- www.primelocation.com
- www.a roomtolet.co.uk
- www.spareroom.co.uk
- www.housing-help.co.uk
- www.rightmove.co.uk
- www.onthemarket.com
- www.openrent.co.uk
- www.dssmove.co.uk

- Local Letting Agents such as

Agent	Address	Telephone
The Accommodation Shop	23-25 Worthington Street, Dover, CT17 9AG	01304 226666
Andrew & Co	30 Cheriton High Street, Folkestone, CT19 4ET	01303 279955
Bairstow eves	131a Sandgate Road Folkestone, CT20 2BL	01303 370016
Burnap & Abel	4 Majestic Parade, Sandgate Road, Folkestone, CT20 2BZ	01303 258590
Cameron Lettings	Quinces, Cullens Hill Elham, Canterbury, CT4 6UJ	01303 248179
Dover Letting Agency	2 Cherry Tree Avenue, Dover, CT16 2NL	01304 268101

Hestia Property Services	Basepoint, Shearway Business Park, Shearway Road, Folkestone, CT19 4RH	01303 210484
John Youden & Sons	55 London Road, Dover, CT17 0SP	01304 201633
Lifeboat Lettings	Penstock Hall, Canterbury Road, Ashford, TN25 5LL	01233 802803
Martin & Co	130 Sandgate Road, Folkestone, CT20 2BW	01303 212797
Miles & Barr Estate Agents	120 Sandgate Road, Folkestone, CT20 2BW	01303 255335
Motis Estates	102 Sandgate Road, Folkestone, CT20 2BW	01303 212020
Reeds Rains	85 Sandgate Road, Folkestone, CT20 2AF	01303 850200
Your Key Move Ltd	Castle House, Castle Hill Avenue, Folkestone, CT20 2TQ	08001930400/ 01303 488878

(This list is not exhaustive and there may be other agents in our local area which you may find in the high street or by googling 'letting agents in Folkestone')

Types of Private Rented Housing

-  Room in a family home
-  Self-contained flat or house
-  Room in a flat or house with shared access to a bathroom and kitchen

Letting Agent Fees

As of June 2019, Letting Agents are no longer allowed to charge fees for credit checks, referencing or administration.

Deposits

You will usually have to pay a deposit. This may be the same as one or up to two month's rent. You will get the deposit back at the end of the tenancy unless you break the rules of the tenancy agreement, such as damage the home or do not pay the rent.



Your landlord must protect the deposit under a tenancy deposit protection scheme within 30 days of taking the deposit and provide you with certain information about how the deposit is being protected. If they do not protect it, they may have to repay it to you automatically at the end of your tenancy or be unable to gain possession of their property.

Inventories

An inventory is a list of furniture, fixtures, fittings and other items in the home including notes of any damage or disrepair that already exists in the property when you first move in. You should sign an agreed inventory with your landlord or letting agent to prevent any future disagreement on the condition of the home when you move in. This will be important when it comes to getting the deposit back at the end of your tenancy.

Subletting

Be wary of anyone who offers to let you rent their home if it's a social rented home. This is called subletting and can be illegal. Also, be aware that private landlords may not want you to sublet part or the entire home. This is usually mentioned in the tenancy agreement. If you need permission from your landlord to sublet all or part of your home, get this in writing.

What if I can't afford my rent in advance or deposit?

If you are unable to afford your rent in advance or deposit you may be able to negotiate with the Landlord to allow you to pay extra each month to build up a deposit or rent in advance, particularly if you are renting a bedsit.

You may also wish to speak to friends and family to see if they can assist you with the money up front and then you can pay them back on a monthly basis.

If you are working, you may be able to speak to your employer for a loan or advance to assist you with your rent in advance.

Alternatively, you could consider the following options:-

Discretionary Housing Payments



If you are in receipt of Housing Benefit or the Housing Element of Universal Credit and you do not have enough savings to pay the deposit and/or rent-in-advance, then you may be able to get support through the Discretionary Housing Payment Fund. There is no automatic right to this and you have to be able to show a real need.

Once you find a private rented property, ask the landlord/agent for a letter confirming the following:-

- The landlord/agents name, address & contact details
- Confirmation of the name of the person they are offering the property to
- The address of the property
- How much the rent is
- How much the deposit is
- Whether rent in advance is required
- When the tenancy can start

While the landlord/agent is preparing the offer letter, complete a Discretionary Housing Payment application form online by going to the following web address www.folkestone-hythe.gov.uk/housing-benefit/discretionary-housing-benefit.

At the end of the form it will state what evidence you need to provide and this will include the offer letter from the landlord. You can email these to compliance.development@folkestone-hythe.gov.uk or bring them to the Civic Centre to be scanned onto your application.

The Housing Benefit team will then assess your application and if you are successful will pay the monies direct to the Landlord.

Budgeting Loan or Budgeting Advance

You can apply for a budgeting loan for:-



You can only apply if you or your partner has been receiving Income Support, income-based Jobseekers Allowance, income-related Employment and Support Allowance or Pension Credit for the last 6 months. How much you can borrow will depend on your personal circumstances, with the maximum amount being £812. The loan is usually paid direct into your bank or building society account. It is an interest free loan which you have to pay back and is usually payable by direct deductions from the amount of benefit you receive over a maximum of 2 years. For more information, please visit www.gov.uk/budgeting-loans/overview.

If you are claiming Universal Credit you will need to apply for a Budgeting Advance www.gov.uk/universal-credit which will then need to be paid back through your Universal Credit payments therefore reducing your monthly Universal Credit payment.

Housing Options Rent Deposit Scheme

If you are homeless, and none of the options above are possible for you, you may be able to request support from Folkestone and Hythe Council's Housing Options Team with a loan for one month's rent in advance and/or deposit. This is not something which is automatically offered to all homeless applicants and you would need to have your financial situation and previous tenancy history investigated and assessed by a qualified officer and then your case would be referred to a manager for consideration. Please note this is assessed on a case by case basis, and the property would need to be deemed affordable for you on your current income.

Relocation

If you do not have a strong connection in this area, are looking for a more affordable property and place to live or just feel like relocation could be an option for you, there are opportunities for you to relocate to other parts of the country where the housing is in greater supply and with rents under or closer to the Local Housing Allowance rates there.

AMRP

A unique property lettings agent based in County Durham and covering the North East of England. Their properties are available to all households across the UK. Most properties are pet friendly and they will give you a dedicated property co-ordinator to manage your search and tenancy. They offer full support in relocation, including setting up utilities and information about local schools, employment and transport.



18 Darlington Road
Ferryhill
Durham
DL17 8JP
Tel: 0191 640 4604
www.AMRP.co.uk

Homefinder UK

This scheme helps homeless households, applicants living in Temporary Accommodation, private sector tenants threatened with homelessness, victims of domestic abuse and gang violence, overcrowded households & social tenants, who want or need to move, to find a social housing property that better matches their household size and personal and financial circumstances. In order to be eligible for the scheme, you must be willing to move out of borough to another part of the country.



For more information:

Email: enquiries@homefinderuk.org

Web: <https://homefinderuk.org>

Help with Essential items of furniture/food

If you are on a low-income and unable to afford furniture and white goods, there are a number of ways in which you can get help.

Kent Support and Assistance Service (KSAS)

Kent County Council offer KSAS for those experiencing unforeseen, short-term crisis or exceptional pressures because of an emergency.



To make an application, you must:

- be aged 16 or over
- live in Kent
- live on a low working income, or receive a means-tested benefit if not in employment
- have no access to savings or support from other sources

They can provide essential home items such as:

- groceries (for up to 7 days)
- baby food, milk and nappies
- furniture (beds and seating)
- crockery
- bedding/curtains/carpets
- essential electrical appliances (fridge, cooking appliance, washing machine)
- clothing and help with:
 - utilities (prepayment gas and electric, for up to 7 days)
 - emergency travel arrangements via public transport (for example to flee a crisis)

Most of the home items they provide will be second-hand.

Due to demand – applications for furniture/white goods and clothing are currently not being accepted, however please visit their website www.kent.gov.uk/social-care-and-health/care-and-support/benefits/kent-support-and-assistance-service for more information and updates.

Salvation Army

The Salvation Army support single homeless people or families, unemployed, people suffering illness or those with benefit delays who are in crisis and need assistance. They can offer food parcels, meals, clothes, budgeting advice and also have shops where they may be able to offer help with items of second-hand furniture at a reduced cost or free in occasional circumstances.



Local Tel: 01303 268792 (Hythe)

Websites

There are many websites where you can pick up items of furniture or clothing either free or at a low cost. Some examples are:-

www.gumtree.com

www.freecycle.org

www.ebay.co.uk

www.facebook.com for free and sale Folkestone Dover Cheriton, Hythe

www.facebook.com for sale in Folkestone and surrounding areas Kent

Family Fund

Providing grants for essential items for those raising a disabled or seriously ill child

Apply online at www.familyfund.org.uk

Children's Centre

Your local children's centre may be able to support you with food and children's clothes. To find your local centre visit www.kent.gov.uk/education-and-children/childcare-and-pre-school/childrens-centres

Telephone: 03000 421167

Email: Folkestoneandhytheoa@kent.gov.uk

Foodbank

If you are concerned that you are unable to afford food, you can apply for help from local foodbanks who can issue a digital voucher for you to receive a food parcel.



To apply, contact them <https://shepway.foodbank.org.uk/>

Telephone 0808 2082138 Mon-Fri 9am-5pm

Local Tel: 07913 573403 email: foodbank@rainbow-centre.org

Community Fridge

Open to everyone who needs assistance to provide themselves and their family with food.

Wood Avenue Library, 17 Wood Avenue,
Folkestone, Kent, CT19 6HS



Opening hours:

Mon 10.30 – 11.30 / 3.30 – 4.30

Tues closed

Wed 10.30 – 11.30 / 12 - 1

Thurs 10.30 – 11 / 2.30 – 4.30

Fri 10.30 – 11.30 / 2 – 4.30

Sat 10.30 – 11.30 / 12 – 1

Sun closed

Help with Power and Utilities

If you are having trouble with your utility payments and have a pre-paid meter, the first thing you should do is look into minimalizing your costs by conserving energy and water.



Some ideas for saving water are:

- get a water butt to collect rainwater which you can use to water plants
- check for leaks
- don't over fill the kettle
- fully load your washing machine
- install a water saving device in your toilet
- take timed showers instead of baths



For more water saving ideas visit [Save water - Kent County Council](#)

Ideas to help you save energy are:

- turn lights off
- turn the thermostat down a degree
- don't heat empty rooms
- bleed your radiators
- close blinds and curtains in evenings to keep heat in
- turn off appliances on standby
- only heat as much water as you need
- avoid using tumble dryer and dry clothes outside if it's not raining
- replace bulbs with LED bulbs



For more energy saving ideas go to [Quick tips to save energy at home - Energy Saving Trust](#)

If you need further assistance - speak to your energy provider to see if they can offer you any emergency credit.

Other places you may be able to get assistance are:-

Affinity Water Low Income Fixed Tariff (LIFT)

Affinity can offer a LIFT tariff for customers who are earning less than £16,480 a year or who are currently receiving benefits such as Universal Credit or Job Seeker's Allowance. To apply go to www.affinitywater.co.uk/billing/lift

Southern Water Help with Bills

If you have a low income, get a means tested benefit, have 3 or more children living at home, or need water because of a medical condition you may be eligible for one of Southern Water's schemes:

[WaterSure – caps your bills if you have a water meter](#)

Water Direct – can arrange for Jobcentre Plus to pay Southern Water directly from your benefits for arrears and current charges.

NewStart – can help those in debt with sewerage costs who are not paying to pay off the debt.

Essentials – could provide a discount on your future bills

To apply go to www.southernwater.co.uk/account/what-if-i-can-t-pay-my-bill

Or call: 0800 027 0363 Mon to Fri 9am-5pm

Email: payless@southernwater.co.uk

British Gas Energy Trust

They offer help with fuel bills, including advice, grants, emergency credit and boiler replacements.

Tel: 0121 348 7797 Mon – Fri 8.30am – 5pm

www.britishgasenergytrust.org.uk

Salvation Army

May be able to provide emergency assistance.

Local Tel: 01303 251379 (Folkestone)

01303 268792 (Hythe)

Warm Home Discount Scheme

If you are

- receiving Guarantee Credit element of Pension Credit (core group) or
- on a low income and meet your energy supplied criteria for the scheme (broader group)

you could be eligible to receive a one-off discount of £140 taken directly off your electricity bill. Core group applicants should receive a letter in the winter asking them to apply by calling a helpline. If you are a core group person and have not received a letter by 31st December, you should call:

Tel: 0800 731 0214

People in the broader group should contact their energy supplier to check if they qualify and can apply.

Winter Fuel Payment

If you are of pension age you could get between £250 and £600 to help you pay for your heating bills. The amount you receive includes a 'Pensioner Cost of Living Payment' between £150 and £300.

The Winter Fuel Payment should be paid automatically, so there is no need to claim if you are eligible and either;

- Get the State Pension
- Get another social Security Benefit (not including Adult Disability Payment from Scottish Government, Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit)

If you do not get either of these or you live abroad, you may need to make a claim.

Cold Weather Payment

You may get Cold Weather Payments if you are getting:-

- Income Support
- Income Based Jobseeker's Allowance
- Income Related Employed and Support Allowance
- Support for Mortgage Interest

AND

- a severe or enhanced disability premium
- a pensioner premium
- a child who is disabled
- Child Tax Credit that includes a disability or severe disability element
- a child under 5 living with you

You will also usually receive Cold Weather Payments if you are getting:

- Pension Credits

You may also receive Cold Weather Payments if you are getting:

- Universal Credit and you're not employed, or self employed

AND

- You have a health condition of disability and have limited capability for work (with or without work related activity)
- You have a child under 5 living with you

If you are eligible, you will receive £25 for each 7-day period of very cold weather between 1st November and 31st March.

There is no need to apply. If you are eligible, you will be paid it automatically.

If you think you should have received a Cold Weather Payment but have not, please advise either:

Pension Service: 0800 731 7898 or
Jobcentre Plus: 0800 169 0190

Boiler Upgrade Scheme

If you live in England or Wales and own your own property (including private landlords and second home owners), the Government is offering grants to encourage property owners to install low carbon heating systems. The scheme runs from 2022 to 2025 and you can receive:

- £5,000 off the cost and installation of an air source heat pump
- £5,000 off the cost and installation of a biomass boiler
- £6,000 off the cost and installation of a ground source heat pump

Your installer should be able to apply for this on your behalf and take this off of your bill. Always get more than one quote. For more information visit. www.gov.uk

Efficiency or Heating Grants

To find information about Help to Heat energy grants or schemes visit

www.gov.uk/improve-energy-efficiency

Kent Energy Deal

This is a free switching website where you can register for free and then energy companies compete in an auction to offer you the best energy deal. The cheapest tariff will then offer you a new contract and you can decide if you would like to switch to them.

For more information or to register go to: <https://bigcommunityswitch.co.uk/kent/landing>

Mental Health Crisis Breathing Space (MHCBS)

Help to those suffering a mental health crisis and struggling with debt. Help can include:

- Freezing interest and other charges
- Pausing enforcement and collection
- Preventing contact from creditors

To check eligibility and apply visit www.kent.gov.uk/social-care-and-health/health/mental-health/mental-health-crisis-breathing-space

Help with paying your rent and Universal Credit

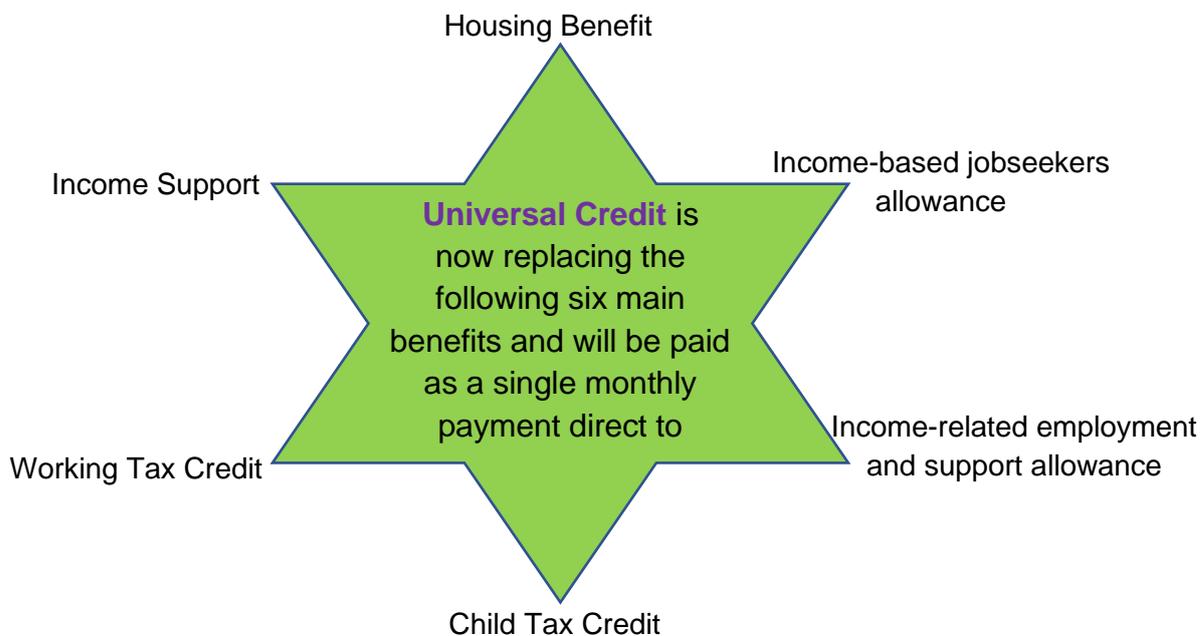
If you are on a low income, you may be able to get **help with paying some or all of your rent**. You should never withhold your rent.



If you are claiming Housing Benefit and are a Council or Housing Association tenant, this is paid direct to your landlord. However, if you are a private rented tenant or claiming Universal Credit your benefit for housing will usually be paid direct to you. You must then pass it onto your landlord or it will result in rent arrears and your possible eviction. It is possible to have it paid direct to your landlord if you are a vulnerable person. If you are claiming Housing Benefit you can request this by contacting Folkestone and Hythe District Council and if you are claiming Housing Element of Universal Credit you should contact them regarding this.

Housing Benefit can be applied for online at [Housing benefit application | Folkestone & Hythe District Council \(folkestone-hythe.gov.uk\)](https://www.folkestone-hythe.gov.uk)

Universal Credit can be applied for at www.universal-credit.service.gov.uk



You can find out more information on the government website: www.gov.uk/universal-credit

If you're already claiming benefits, your local Jobcentre Plus or Tax Credits office will tell you when you have to move to Universal Credit.

How much Housing Element/Housing Benefit can I claim?

The Local Housing Allowance (LHA) is the maximum rates of Housing related benefit that applicants can receive in a given area. How much local housing allowance you get depends on the area you live in. Local housing allowance is limited depending on the number of bedrooms you live in.



If you are a single person under the age of 35 you can only get your rent covered for one room in shared accommodation where you share some facilities with other people living in the same property, such as a kitchen and bathroom. This is called the shared room rate. If this applies to you but you wish to live in a self-contained home, you will have to pay the difference between your rent and local housing allowance. There some are exemptions to this where the exemption may not apply if you are aged less than 35 years old.

Care Leavers are exempt from the shared room rent and are entitled to receive the 1 bed rate until the age of 25.

With LHA rates the country is split up into Broad Market Rental Areas, this is not necessarily by District and therefore each District could have 2 or more LHA rates in payment depending on whereabouts you are living. To find the LHA rate for a particular property you can check this at www.lha-direct.voa.gov.uk

The LHA rates from 1st April 2024 to the 31st March 2025 for properties within the Folkestone & Hythe District are as follows:

FOLKESTONE & HYTHE DISTRICT LOCAL HOUSING ALLOWANCE (LHA) RATES			
For the Folkestone, Sandgate, Hythe, Dymchurch, St Mary's Bay and Hawkinge – this is a guide please check LHA rates at LHA rates			
	Weekly	Four Weekly	Monthly
Shared accommodation*	£99.30	£397.20	£430.30
One bedroom	£117.37	£469.48	£508.60
Two bedrooms	£159.95	£639.80	£693.12
Three bedrooms	£199.07	£796.28	£862.64
Four bedrooms & above	£276.16	£1104.64	£1196.69

For New Romney, Greatstone, Littlestone, Lydd-on-Sea, Lydd, Newchurch, Ivychurch & St Mary's-in-the-Marsh – this is a guide check LHA rates at LHA rates			
	Weekly	Four Weekly	Monthly
Shared accommodation*	£90.50	£362	£392.17
One bedroom	£172.60	£690.40	£747.93
Two bedrooms	£195.62	£782.48	£847.69
Three bedrooms	£252.64	£1010.56	£1094.77
Four bedrooms & above	£331.40	£1325.60	£1436.07
Elham – this is a guide please check LHA rates at LHA rates			
	Weekly	Four Weekly	Monthly
Shared accommodation*	£97.81	£391.24	£423.84
One bedroom	£155.34	£621.36	£673.14
Two bedrooms	£205.97	£823.88	£892.54
Three bedrooms	£253.15	£1012.60	£1096.98
Four bedrooms & above	£302.63	£1210.52	£1311.40

Please Note:

- These are the **MAXIMUM AMOUNTS** for each Broad Rental Market Area (BRMA) and size criteria. The actual amount of Housing Benefit you get will depend on your household, income and savings.

The Benefit Cap



The benefit cap is a limit on the total amount of benefit that can be claimed by people aged 16 to pension age. The benefit cap amounts are:-

- 🏠 £384.62 a week for couples (with or without children living with them)
- 🏠 £384.62 a week for single parents whose children live with them
- 🏠 £257.69 a week for single adults who don't have children or whose children don't live with them.

This cap affects the following benefits:-



If your total income from all of these benefits exceeds the Benefit Cap amount, then the excess will be reduced from your Housing Element.

You may not be affected by the Benefit Cap if you get certain types of benefit or if you are working. For more information visit www.gov.uk/benefit-cap

If you are living in social housing

Spare bedrooms – If you have a spare bedroom your housing benefit may be reduced by 14% for one extra bedroom or 25% for two or more extra bedrooms. You will be expected to pay the difference.

Expected to share	Not expected to share	Spare bedroom allowed
<ul style="list-style-type: none"> ✓ An adult couple ✓ Two children under the age of 16 of the same gender ✓ Two children under the age of 10 regardless of gender 	<ul style="list-style-type: none"> ✓ A child who is unable to share because of a disability or medical condition ✓ A non-resident overnight carer for you or your partner 	<ul style="list-style-type: none"> ✓ An approved foster carer who has fostered or been approved in the last 12 months ✓ Students and members of the armed or reserve forces if they intend to return

Help with Council Tax

You can apply for Council Tax Reduction (also known as Council Tax Support) which is a discount applied to your Council Tax statement if you receive any of the following benefits:

You can apply for Council Tax Reduction (also known as Council Tax Support) if you get any of these benefits:

- Tax Credits
- Universal Credit
- Income Support
- Jobseeker's Allowance
- Employment Support Allowance
- the 'Guaranteed Credit' part of Pension Credit, or;
- if you are working and have a low income or are retired and have a low income

To apply go online to www.folkestone-hythe.gov.uk/council-tax/apply-for-council-tax-reduction

Rent arrears and general financial advice

First Steps



It is important that you assess your finances as soon as you become aware that you might have financial difficulties. The issue won't resolve itself without intervention. The longer it takes for you to take action, the greater the chance that your landlord might take action to evict you for rent arrears.

You need to:

- Assess your finances including a realistic consideration of your income and expenditure
- Sort out your debts
- Maximize your income
- Speak with your Landlord and/or seek advice

Assessing your finances

If you need help managing your money and bills then you can access budget planner at www.moneyadvice.service.org.uk/en/tools/budget-planner

Maximizing your income

If you are on a low income, you can assess your entitlement to benefits and complete a budget planner to help to maximize your income at folkestoneandhythehomelessness.entitledto.co.uk

Help to budget

FHDC have an inhouse Money Advice Service which any resident can access for free advice regarding their benefits and household income and budget. You can self-refer into this by emailing revenues.benefits@folkestone-hythe.gov.uk

Multiple or Unmanageable Debts

If you are struggling with multiple debts, you should seek advice, as soon as possible, from agencies such as:

Organisations who can help

Stepchange

Stepchange is a charity offering free practical debt advice and assistance. They can assist with creating a budget so you can clearly manage your money. The service is completely confidential, and you will be given recommendations and solutions that are tailored your situation.



Telephone: 0800 138 111

Website: www.stepchange.org

Turn2Us

Turn2us is a national charity that helps people in financial hardship to gain access to welfare benefits, charitable grants and support services.

Telephone: 0808 802 2000 9am – 5pm Mon to Fri

Website: www.turn2us.org.uk

National Debtline

Free independent debt advice over the telephone and online.

Telephone: 0808 808 4000

Website: www.nationaldebtline.org - they have a webchat facility



The Money Advice Service

Free and impartial money advice including printed guides.

Telephone: 0800 138 7777

Website: www.moneyadviceservice.org.uk



Citizens Advice

Advice regarding your rights and responsibilities surrounding, housing or finance. The service is confidential, independent and is also free. Once you have control of your outgoings, they can also help you to liaise with your Landlord over a repayment plan for any rent arrears which is realistic and affordable long term.



(Please note they are currently closed to drop-in service)

Telephone: 01303 241435 – local advice and call back service

0344 848 7978 – Kent adviceline 9.30-4pm Mon to Fri

Website: www.citizensadviceshepway.org.uk

Address: Units 4-6, Princes Gate, George Lane, Folkestone, CT20 1RH

CAP (Christians Against Poverty)

A free charitable organisation providing advice for any money related concerns. They also hold courses for Life Skills, to guide you in managing your finances, and Jobs Club that can assist you to seek employment. An incentive of the CAP services, is that a representative can come to talk to you in your own home.



Website: www.capuk.org

Tel: 0800 328 0006 (Freephone) Monday – Friday 08:30 to 17:00

Prevention Plus

Folkestone & Hythe District Council offer a support service for individuals living in the Folkestone and Hythe District who are experiencing difficulties with housing and who meet specific criteria for referral. The individuals will gain advice and support to empower them to plan their short, medium and long term futures as well as supporting them in crisis.

They Prevention Plus Officer may be able to support them with problems with:

- Debt/rent arrears
- Benefit
- Budgeting
- Employment/training
- Health and wellbeing
- Family/host mediation

A landlord can ask the tenant's permission to make a referral for them. Please contact the Prevention Plus Officer on 01303 853483 with the person/tenant's contact details and a brief description of their current situation.

Alternatives to Pay day loans



If you need to borrow money and are thinking of getting a payday loan, stop to consider your options. Although easy to set up, a payday loan can quickly turn into a problem debt for many people.

Credit Unions – Kent Savers

Credit unions offer savings accounts and loans and sometimes other products such as junior savings accounts, Christmas savings accounts, prepaid debit cards, insurance products, cash ISAs and even mortgages. Their main aims are to promote saving and provide members with loans at reasonable rates, so that they feel in control of their own money. They can be a safer and cheaper alternative to other money lending sources, including payday loans, doorstep lenders and loan sharks, and more accessible than high street banks, who can make it difficult for people with a poor credit history to borrow money.

Visit: www.kentsavers.co.uk

Email: info@kentsavers.co.uk

Call: 0333 321 9050

Tenancy agreements

A **tenancy agreement** is a contract between you and your landlord.

About tenancy agreements



A tenancy agreement tells you what rights and responsibilities you have as a tenant and also about your landlords' rights and responsibilities.

Most of the time landlords will give their tenants a written agreement but they can be verbal. Verbal agreements can be more difficult to enforce if there are disputes because there is no proof of what has been agreed. So, it is always a good idea to ask your landlord for a written agreement.

If a written agreement is given to you, read it very carefully. You will be asked to sign it so if you don't understand anything in it, ask your landlord to explain it or seek advice from your local Citizens Advice Bureau.

Responsibilities in tenancy agreements

Certain responsibilities will apply for both tenant and landlord regardless of whether you sign a written tenancy agreement or not.

Tenant responsibilities	Landlord responsibilities
<ul style="list-style-type: none"> ✓ To keep to the terms of the tenancy agreement ✓ To pay the rent on time ✓ To take proper care of the property and report repairs that need carrying out ✓ To be responsible for your visitors ✓ To ask permission when its needed (e.g. to make improvements to the property, sublet or take in a lodger, pass on the tenancy when someone dies, run a business from a property) ✓ To give your landlord access when necessary (e.g. to carry out repairs) ✓ To end your tenancy properly 	<ul style="list-style-type: none"> ✓ To protect your deposit ✓ To carry out certain repairs to the property giving notice of when they will come round ✓ That annual gas safety checks are carried out and you are supplied with a gas safety certificate ✓ That any furniture, if supplied by the landlord, meets fire resistant regulations ✓ To allow you to live in your home without unnecessary interference or harassment ✓ To follow the correct procedure if they want you to leave

✓

S21 Notices and Eviction



Your landlord does not need a reason to end your assured shorthold tenancy (**AST**), but they must follow the correct procedure. The first step is for your landlord to give you a section 21 notice.

If you have a received a section 21 notice then you should contact your local Council's Housing Advice team as soon as possible.

How much notice you must be given?

A section 21 notice must give you at least two months' notice.

What are the rules around a notice to make it valid?

- The section 21 cannot be served in the first 4 months of tenancy but can be served at the start of a tenancy renewal.
- The deposit must have been registered in a deposit protection scheme of which the tenant is aware of the scheme and registration number
- The Landlord has provided the tenant with a copy of the property's Gas Safety Certificate
- The Landlord has provided the tenant with a copy of the EPC Certificate
- The Landlord has provided the tenant with the Government 'How to Rent' guide (most recent issue at time of start of tenancy)
- The Notice must be served on a Form 6A headed 'Notice seeking possession of a property let on an Assured Shorthold Tenancy'.

Department for
Communities and
Local Government

FORM 6A
Notice seeking possession of a property
let on an Assured Shorthold Tenancy

Housing Act 1988 section 21(1) and (4) as amended by section 194 and paragraph 103 of Schedule 11 to the Local Government and Housing Act 1989 and section 9(2) and (3) of the Housing Act 1996

Please write clearly in black ink. Please tick boxes where appropriate.

This form should be used where a no fault possession of accommodation let under an assured shorthold tenancy (AST) is sought under section 21(1) or (4) of the Housing Act 1988.

When the notice expires

You do not have to leave when the notice period ends. If you stay after the notice ends your landlord must apply to the court for a Possession Order. Evicting you without a court order is illegal.

When your landlord can apply to court

Your S21 notice will be valid for 6 months and the Landlord should apply to the Court within 4 months of its expiry. After this they will need to issue a new notice with a new notice period.

Is there anything I can do?

At the point you receive a section 21 notice it is important that you get advice from your local Council's Housing Options Team to discuss what support they can provide. This will include checking that the notice has been served correctly. It is possible to request extra time in your home by



completing the Defence Form which comes with the court pack. You have 14 days to complete this and send it back to the Court. You have to explain what your household's exceptional circumstances are and you will need to ensure it is properly filled out and returned. You would also use this same form to submit a defence if the landlord has failed serve notice correctly or otherwise failed to keep to their obligations which may mean that the possession action is invalid.

This is why getting advice is so important.

What happens at court?

There won't be a Court Hearing if the Landlord has applied under 'accelerated' proceedings. If there is a Hearing, you will be sent a letter inviting you to attend.

The Court will decide, based on the information provided to them, if the correct process has been followed. If it has, then the Court will make an Order for Possession, a copy of which you should receive in the post and this will give you a further notice period, often 14 to 28 days, and a date to give up the property.

If you do not leave by this further date, then your landlord will apply to Court again and request a Warrant for Possession which the Court will notify you of by issuing an Eviction Order with a Warrant for a Bailiff to attend and evict you. Your landlord can not evict you without using a Court Bailiff.

It is important to note that court fees will apply to any applications and Hearings undertaken and the Landlord can apply to have all costs recharged to you. These are a minimum of £355 for a Possession Order and £130 for a Warrant for Possession although it could be more if the Landlord uses Solicitors. Throughout this time, you will still be liable for paying the rent and should ensure you do so.

Upon leaving you should ensure you take photos of the conditions of the property and note down your meter readings for utilities. If you paid a deposit, you should notify the protection scheme you are registered with, that you have moved out.

Remember to access advice as soon as possible and if you have been advised that the notice and possession action is correct and lawful then you should ensure you are taking steps to try and secure alternative accommodation.

Planning your Budget

Many people find it useful to use a budget planner to work out their money. You can access an online budget calculator at folkestoneandhythethehomelessness.entitledto.co.uk alternatively use the budget planner below to help work out your money.

When considering your budget, if you find you do not have enough income to cover your outgoings, you should ensure that you prioritise your rent, council tax and household bills over loans and credit cards.

MONEY IN		£	£
Pay (after tax)		Housing Benefit	
Income Support		State Pension	
Working Tax Credit		Pension Credit	
Child Tax Credit		Other state benefits	
Child Benefit		Workplace Pension	
Jobseekers' Allowance		Child Maintenance	
Employment & Support Allowance		Non-dependant contribution	
Disability Living Allowance/PIP		Other money coming in	
Attendance Allowance		Universal Credit	
Carers Allowance		TOTAL (A)	
MONEY OUT		£	£
Household		Financial products	
Rent		Loan repayments	
Ground rent/service charges		Credit cards/store cards	
Council Tax		Hire purchase/catalogue repayments	
Gas		Pension contributions	
Electricity		Magistrates' court fines	
Water and sewerage		Travel	
Food shopping		Petrol	
TV licence		Road Tax	
Home phone/internet/satellite etc		Car Insurance	
Mobile phone		MOT/Service	
Contents/buildings insurance		Breakdown Cover	
Children		Public Transport	
Childcare		Other money coming out	
Child maintenance		Clothing and Footwear	
		Clubs/memberships	
		Medicines/Prescriptions	
		School meals	
		Pet food and insurance	
		TOTAL (B)	
MONEY LEFT OVER			£
TOTAL (A) MINUS TOTAL (B)			

Working out your budget

You can work out your budget on a weekly, monthly or four weekly basis – whichever is easier for you. But keep to the same when filling out the budget sheet.



To change a weekly figure to a monthly figure

Multiply the weekly figure by 52 (weeks) and then divide this by 12 (months).

For example, if you have an income of £100 per week, on a monthly basis this is worked out as $100 \times 52 = 5,200 \div 12 = 433.33$

To change a monthly figure to a weekly figure

Multiply the monthly figure by 12 (months) and then divide this by 52 (weeks).

For example, if you have an income of £500 per month, on a weekly basis this is worked out as $500 \times 12 = 6,000 \div 52 = 115.38$

To change a four-weekly figure to a monthly figure

Multiply the four-weekly figure by 13 (payments) divided by 12 (months).

For example, if you have an income of £400 every four weeks, on a monthly basis this is worked out as $400 \times 13 = 5,200 \div 12 = 433.33$

Moving in checklist

When you have found somewhere to rent, you can use **this moving in checklist** to keep track of all the things you need to remember.

Things to remember	<input type="checkbox"/>
Tenancy agreement signed and copy received	<input type="checkbox"/>
Name and address of landlord received	<input type="checkbox"/>
Valid gas safety certificate received	<input type="checkbox"/>
Energy performance certificate received	<input type="checkbox"/>
Housing benefit/local housing allowance application form submitted if claiming or first instalment of rent paid	<input type="checkbox"/>
All repairs and decorating carried out	<input type="checkbox"/>
Gas and electric companies contacted to read the meters before taking over the accounts (Ask your landlord who supplies your gas or electricity or call national enquiry (see page 37))	<input type="checkbox"/>
Water supplier contacted to open an account	<input type="checkbox"/>
Find out when your rubbish/recycling is collected	<input type="checkbox"/>
Everyone notified of your new address	<input type="checkbox"/>
If a private rented property only	
Information about how your deposit is being protected received	<input type="checkbox"/>
Deposit paid	<input type="checkbox"/>
Copy of inventory received	<input type="checkbox"/>

Notifying of your new address

You will need to tell people you have moved. The below checklist can be used to **notify** everyone of your new address.

Who to notify?	✓
Family and friends	<input type="checkbox"/>
Work	<input type="checkbox"/>
Schools/colleges	<input type="checkbox"/>
GP (if moving to a new area and cannot stay with your current GP, you may need to register with a new GP)	<input type="checkbox"/>
Dentist (if moving to a new area and cannot stay with your current dentist, you may need to find a new dentist)	<input type="checkbox"/>
Optician	<input type="checkbox"/>
Council tax	<input type="checkbox"/>
Electoral registration	<input type="checkbox"/>
Car registration	<input type="checkbox"/>
Driving licence	<input type="checkbox"/>
TV licence	<input type="checkbox"/>
Insurance (e.g. home contents, car, mobile phone etc)	<input type="checkbox"/>
Internet service provider	<input type="checkbox"/>
Mobile telephone provider	<input type="checkbox"/>
Gym/sports clubs	<input type="checkbox"/>
Library	<input type="checkbox"/>
Magazine subscriptions	<input type="checkbox"/>
Bank	<input type="checkbox"/>
Credit card	<input type="checkbox"/>
Loans	<input type="checkbox"/>
Working age benefits	<input type="checkbox"/>
State pension	<input type="checkbox"/>
Child benefit	<input type="checkbox"/>
Tax credits	<input type="checkbox"/>
Disability and carer's benefits	<input type="checkbox"/>

Being a good tenant

Being a good tenant is about keeping to the rules of the tenancy agreement so you can enjoy living in your home problem free. Here are some tips below.

	<p>Always pay your rent</p>		<p>Take care of your home</p>
<p>If you have having problems paying your rent, talk to your Landlord and also get advice from the Citizens Advice Bureau. Failing to pay your rent may lead to your eviction, which could prevent you from securing alternative private or social rented accommodation</p>		<p>Do not damage the home. Try to keep it clean and tidy. This includes any communal areas if you live in a flat, such as stairs, hallways and balconies. You must not allow any visitors to your home cause damage to it or the communal areas</p>	
	<p>If you have a garden, keep it tidy</p>		<p>Put your rubbish out</p>
<p>If you are elderly or disabled and need help with maintaining your garden, contact your local council to see if they run a gardening scheme</p>		<p>Your local council will be able to tell you which days the rubbish is being collected. And, if they run a recycling scheme, use it!</p>	
	<p>Respect your neighbours</p>		<p>Keep the noise down</p>
<p>Do not cause alarm, harassment, violence, or intimidation to your neighbours. This includes shouting abuse or being threatening. Remember, you are responsible for any of your visitors</p>		<p>This includes playing loud music, having the TV or radio on too loud or if you have a dog, letting it bark all day</p>	
	<p>Do not allow anything illegal to happen in the property</p>		<p>Tell your landlord if any repairs need doing as soon as possible</p>
<p>This includes things like dealing or taking any illegal drugs, or handling stolen goods</p>		<p>It is important you let your landlord into your home to carry out repairs and gas safety checks. Never withhold your rent due to repairs</p>	
	<p>Protect your contents</p>		<p>Don't bury your head in the sand, keep in touch with your landlord</p>
<p>It is always a good idea to take out contents insurance to cover your personal belongings and household possessions against loss or damage.</p>		<p>If you have any problems regarding your tenancy, speak to your landlord about it. You can also seek advice on any housing issues you may have with your local Citizens Advice Bureau. If you are renting privately and you have not been able to resolve a problem with your landlord, you can contact private sector officers at your local council for advice and assistance</p>	

Being fire safe

Here are some **fire safety** tips to remember. If there is ever a fire in your home, do not tackle it, get out, stay out and call 999.



 Do	 Don't
<p>Fit a smoke alarm and test it regularly You are more than twice as likely to die in a fire if you don't have a smoke alarm that works</p>	<p>Smoke in bed You could fall asleep and the cigarette could fall from your hand and start a fire</p>
<p>Plan an escape route should a fire start and tell everyone who lives with you what this is Make sure the route is kept clear and door and window keys are where everyone can find them</p>	<p>Leave lit candles unattended Make sure they are in a solid candle holder and away from curtains, fabric and paper. Always put them out if leaving a room or going to bed</p>
<p>Take care when cooking with oil and fat If oil and fat gets too hot it can cause a fire. Never put water on hot oil or fat</p>	<p>Overload plug sockets Too many plugs in a socket can cause it to overload and overheat. Using one plug for each socket is safest</p>
<p>Keep lighters and matches away from children Consider buying child resistant lighters and matches</p>	<p>Leave children alone in the kitchen if the cooker is on Keep saucepan handles out of children's reach</p>
<p>Make sure cigarettes are stubbed out and disposed of carefully Do not empty your ashtray straight into a bin. Put some water in it first to help make it safe</p>	<p>Buy electrical appliances <u>without</u> a British or European safety mark Having electrical appliances with a safety mark means you know they are safe to use</p>
<p>Always check for fire hazards before you go to bed Check for things such as whether the cooker, heater or gas fire is turned off and candles and cigarettes are put out properly</p>	<p>Put clothing near heating appliances They could easily catch fire, and never use heaters for drying the clothing</p>

Furnished properties



If your landlord supplies your home with furniture or furnishings, it must be fire resistant. Check for the fire-resistant symbol on the furniture. If there is no symbol, you can ask your landlord to replace it with fire resistant furniture.

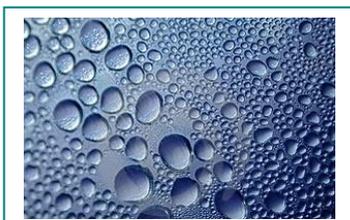
Home safety visits



Kent Fire and Rescue Service offer free home safety visits. They offer advice on keeping your home safe from fire, planning an escape route and can fit free smoke alarms. Call 0800 923 7000 or email hsv@kent.fire-uk.org.

Condensation

Are your walls, windows, furniture or clothing damp? If so, you may have **condensation**.



Condensation is dampness caused when moist air comes into contact with cold surfaces such as walls, mirrors or windows. When the moist air hits the surface, it condenses and forms water droplets. Condensation is often created by cooking, washing or drying clothes.

Why it is a problem?

Left untreated, condensation can lead to black mould growth which can cause serious health problems.



How can you prevent condensation?

Reducing condensation is about balancing the moisture, heating and ventilation in your home. Below are some useful tips on how to do this.

 Do	 Don't
Keep lids on saucepans and switch the kettle off as soon as it starts to boil	Block permanent ventilators or chimneys
Dry clothes outdoors or dry them in the bathroom with the door shut and window ajar	Overfill cupboards and wardrobes – make sure air can circulate
Maintain a constant warm temperature in your home	Put furniture against cold external walls
Close the door when cooking, bathing or showering to prevent steam going into colder rooms. Open a window when doing these tasks	Draught proof rooms where there is condensation or mould growth
Vent tumble dryers to the outside	Draught proof windows in the kitchen or bathroom
Keep a small window ajar or a trickle ventilator open when someone is in the room	Use bottle gas and paraffin heaters

Trip switches

When you live in your new home you will need to know how to reset a **trip switch** if ever the electricity goes off.



Modern electrical circuits are fitted with a circuit breaker fuse system. If there is a fault on the electrical system, a safety switch is tripped, and the circuit is broken. When this happens, you will need to reset the trip switch to get the electricity back on.

What causes electrical faults?

- Using too many appliances at the same time
- A toaster hasn't been cleaned
- An appliance is faulty or misused
- A light bulb has blown
- An immersion heater is faulty
- A kettle has been overfilled

Where do you find the trip switch?

The fuses and trip switches are in the consumer unit. This is commonly found in a cupboard or boxed area within your home, next to the electricity meter (although sometimes meters are outside or in communal hallways within blocks of flats).

How do you reset a trip switch?

1. Open the cover on the consumer unit so you can see the trip switches
2. Check which switches have been tripped to the OFF position
3. Flick the switches back to the ON position

If the trip goes off again, it is likely you have a faulty appliance. You will need to identify which circuit is being affected and which appliance has a safety fault.

How do you identify a faulty appliance?

1. Unplug all appliances
3. Switch the tripped switch to the ON position
4. Plug in the appliances and switch on lights one at a time to see if it trips again
5. If the trip switch goes again there is a fault with that appliance
6. Turn off the faulty appliance, unplug it and reset the trip switch

If you cannot identify the problem, you must notify your landlord immediately so an electrician can be instructed to investigate and resolve the problem. Never touch the electricity company's fuse and seals.

Housing Related Community Support

Floating Support

Kent Floating Support can provide accessible, housing-related support to people aged 16 and over, who live in the area. Staff assist clients to find somewhere to live, sustain tenancies, maximise income, manage bills and debts, find education/employment /training and develop independent living skills. They support people that live in their own homes as well as homeless people in the community. In our area it is provided by Sanctuary Supported Living

Telephone: 01905 335 730

Email: kentfs2@sanctuary-housing.co.uk

Web: www.sanctuary-supported-living.co.uk

Eligibility

To be eligible for support from Kent Floating Support, applicants must be aged 16 or over and meet one of the following criteria:

- Homeless or at risk of becoming homeless (threat of eviction)
- Transitioning to a new tenancy
- In need of help to avoid the risk of becoming homeless
- A young person leaving care (up to age 25)
- A teenage parent (up to age 21)

How to apply

Referrals are made via Kent County Council's Central Referral System (CRS). To apply, go to the referral form at the following link - www.bit.ly/kentfloatingsupport

Porchlight Community Services

Porchlight help people who have nowhere to go and no-one to turn to whether you are homeless, about to become homeless, struggling to cope with other pressures or just need support to keep on track.



Vulnerable and isolated people have the opportunity to get support with their mental health, housing, education and employment. Porchlight provide children, young people and adults with the advice, guidance and skills to live independently going forward.

Telephone: 0800 567 7699

Useful contacts

Other useful contact numbers once in your tenancy

To find your supplier

Gas

 0870 608 1524

 www.findmysupplier.energy

Electricity

 0800 029 4283

 www.energynetworks.org

British Gas

 0800 072 8625

 www.britishgas.co.uk

NPOWER

 0800 073 3000

 www.npower.com

TV Licensing

 0300 790 6096

 www.tvlicensing.co.uk

Folkestone & Hythe District Council

 01303 853000

 www.folkestone-hythe.gov.uk

Citizens Advice Bureau

 0800 144 8848

National Debt Line

 0808 808 4000

 www.nationaldebtlines.org

Royal Mail

 0345 774 0740

 www.royalmail.com

Shelter

 0808 800 4444

 www.shelter.org.uk

EDF Energy

 0800 096 9000

 www.edfenergy.com

EON

 0330 303 5063

 www.ovoenergy.com

OVO Energy

 0800 980 8476

 www.ovoenergy.com

British Telecom (BT)

 0800 800 150

 www.bt.com

Southern Water

 0330 303 0368

 www.southernwater.co.uk

Affinity Water

 0345 357 2407

 www.affinitywater.co.uk

Universal Credit

 0800 328 5644

 www.gov.uk/universal-credit

Step Change Debt Charity

 0800 138 1111

 www.stepchange.org

Jobcentre

 0800 055 6688

 www.gov.uk/contact-jobcentre-plus

DWP

 0345 606 0265

 www.gov.uk/government/organisations/departments-for-work-pensions

NHS non-emergency number

 111

Emergency

Police / Ambulance / Fire Service

 999

National Gas Emergency helpline

 0800 111 999

Tax Credit Helpline

 0345 300 3900

 www.gov.uk/manage-your-tax-credits