



**Chorley HFU Support
Network
Housing / Move On**

**Chorley
Council**

Agenda

Welcome, Introductions and Guest Updates

Select Move

Private Renting

Moving Areas

Bills and Other Outgoings to consider

Universal Credit Income + Wage Slip Example

Thinking Ahead – Budgeting

Questions and answers

Welcome and Introductions

- Introductions from Chorley Council
- Guest introductions

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- Select Move is a Choice Based Lettings allocation scheme, where applicants proactively express interest on properties they wish to be considered for rather than wait inactive on a traditional waiting list. We advertise housing association properties and some shared ownership homes, with all major housing associations using the scheme to allocate their homes. There is no 'Council Housing' in the area covered as Preston, South Ribble and Chorley Councils have transferred their housing stock to Housing Associations, and the scheme acts as the Housing Register in these areas.
- Properties available to let may be added Monday to Friday and are advertised for 5 days. If you are eligible and qualify to join the Select Move or Open Property Register there is no limit to the number of properties that you can place an expression of interest on via the Select Move mobile app or website, or telephone 0800 655 6785 to speak to the partner of your choice who will be happy to help you.

<http://www.selectmove.co.uk/content/Information/AboutUs>



Registration Process

- Register on Website
- Once registered, sign in and fill in social housing application
- After you have submitted the application, you will receive a letter asking for ID for all members of household (BRP, Passport or Driving License) and 5-year address history (This does not have to be UK address history), Proof of work (Wage slip or contract of employment, must have work address on)
- You will then be banded – likely to be D or E unless threat of homelessness.
- Once all this is completed you can then start bidding on suitable properties.

Note: None priority banding – 2 years (family property 2+)

Private Renting

- We would always advise using letting agencies/ estate agencies when looking to rent rather than dealing with a private landlords directly
- Housing Benefit – Rent can be partially covered by the housing element of UC. Depending on the rent amount and size of the family this does not always cover the total cost
- Guarantor – We would always advise sponsors against being a guarantor. (Liable for rent if guest doesn't pay and liable for costs if landlord evicts. Liable for any damages to the property)
- If you can give cash up front (6months Rent) this can waive the need for a guarantor. (Start saving as soon as possible)
- Guest's will not qualify for a discretionary housing payment to help support with deposits etc.
- Studio flats (usually 1 room plus bathroom and kitchenette) are cheaper than 1 beds (approximately £250-£400) and will qualify for the 1 bedroom LHA rate but there are not many available (LHA rates can be seen on slide 10)

Moving to another area

- Larger cities – Expensive, social housing very unlikely due to waiting list of 5-7 years
- Private Renting –It is extremely important to make sure that you can afford the rent but also the cost of living in the area as mentioned larger cities are more expensive places to live
- We advise you research the housing market of the area you wish to move to
- Rooms In shared accommodation is an option but they are scarce. (check social media and www.spareroom.com)
- Sponsors in the area. There may be sponsors in the area you wish to move to who are willing to help/support. You will need to reach out to the council (of that area)/charity groups helping to find sponsors



Bills and Other Outgoings

Rent – If your on UC this can be covered/partially covered by Housing Benefit

Gas and Electric – Varies depending on provider/usage (average use cost slide 10)

Water – Varies depending on usage

Council Tax – Council Tax support is available for people claiming benefits

Broadband – Varies depending on provider (use compare sites to find the cheapest)

TV (License and Provider) - Varies depending on provider

Phone Contract – Varies depending on provider (Giff Gaff/Pay as you go are usually cheaper than contracts)

Weekly Shopping (Food + Toiletries) – Varies depending on family size and supermarket (supermarket own branded food is cheaper than well known branded foods)

Possible extras

Car Insurance – Monthly

Car Tax – Monthly or yearly depending on price

Car Service/MOT - Yearly

Petrol/Diesel - Monthly

Birthdays/Holidays – Varies

The logo for Chorley Council features the word "Chorley" in a large, grey, sans-serif font. The letter "o" is replaced by a stylized sun or circle with a yellow center and a red-to-orange gradient. Below "Chorley", the word "Council" is written in a smaller, grey, sans-serif font. The background of the slide features a large, abstract graphic of overlapping curved shapes in shades of yellow, orange, and red, resembling a stylized sun or a rainbow.

Universal Credit Income

UC Claim Amount

Single Parent with 2 children, No health needs or disabilities. Not a carer.
Unemployed.

Universal Credit Claim – £869.48 per month

Child Benefit - £157.08 per month

Total Incoming per month - £1026.56

If you are claiming Universal Credit your rent cost can be covered/partially covered by Housing Benefit

If you are claiming Universal Credit you may be eligible for Council Tax support which can cover/partially cover your council tax bill

You are still responsible for paying the rest of the bills mentioned, you will need to budget you income so you can afford all yours bills/outgoings

Worked out using a benefit calculator, individuals benefits and situations are different so amount received will not be the same for everyone

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Average Gas and Electric Usage Cost

Gas and electricity usage	Average annual consumption	Average annual cost*	Average monthly cost*
Low (flat or 1-bedroom house / 1-2 people)	Gas: 8,000 kWh Elec: 1,800 kWh	£1,712.25	£142.69
Medium (3-bedroom house / 2-3 people)	Gas: 12,000 kWh Elec: 2,900 kWh	£2,499.87	£208.32
High (5-bedroom house / 4-5 people)	Gas: 17,000 kWh Elec: 4,300 kWh	£3,492.90	£291.08

* Electricity unit rate 34.037p per kWh plus standing charge of 46.356p per day and gas unit rate 10.330p per kWh plus standing charge of 28.485p per day. Values might not match exactly due to rounding.

Based on the Government's Energy Price Guarantee rates and customer with typical usage, paying by direct debit. Rates and standing charges are averages and will vary by region, payment method and meter type. Rates are effective from 1 October 2022. Average monthly costs may vary depending on your existing account balance

Local Housing Allowance rates April 2022 to April 2023

Number of bedrooms you need	Category	Weekly amount for Bolton and Bury (2)	Weekly amount for Central Lancashire (2)	Weekly amount for Wigan (2)	Weekly amount for East Lancashire (2)	Weekly amount for Southport (2)
Shared room rate	A	£66.74	£66.50	£61.33	£64.25	£76.50
1 bedroom	B	£90.90	£90.90	£80.55	£85	£94
2 bedrooms	C	£110.47	£115.07	£103.56	£97.81	£124.27
3 bedrooms	D	£136.93	£132.33	£114.84	£115	£153.04
4 bedrooms	E	£184.11	£182.96	£155.34	£159.95	£189.86

National Minimum Wage

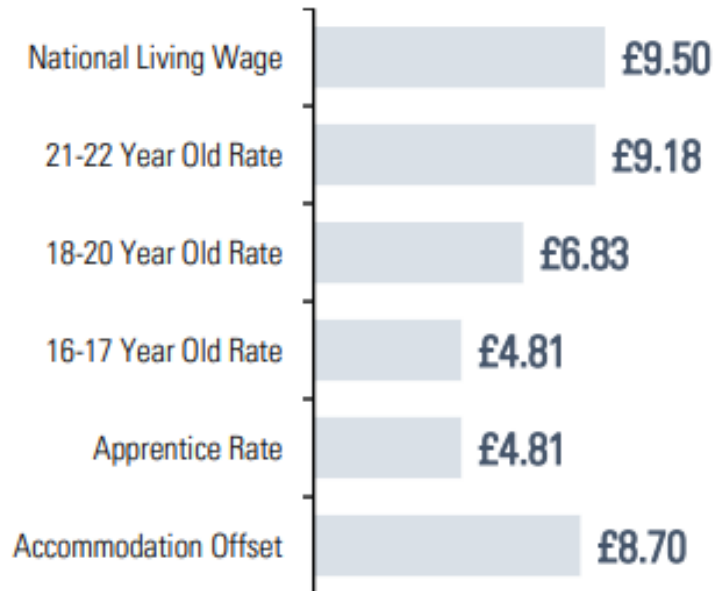
The government sets a minimum amount you must get paid on average for the hours you work. This is called the National Minimum Wage (NMW) or the National Living Wage (NLW) if you're aged 25 or over. Current rates for the minimum wage

It does not matter how small of a company an employer is, they still have to pay the correct minimum wage.

[People classed as 'workers'](#) must be at least [school leaving age](#) to get the National Minimum Wage. They must be 23 or over to get the National Living Wage.

Contracts for payments below the minimum wage are not legally binding. The worker is still entitled to the National Minimum Wage or National Living Wage.

National Minimum Wage rates effective from 1 April 2022



Voluntary work

You're classed as doing voluntary work if you can only get certain limited benefits (for example reasonable travel or lunch expenses) and you're working for a:

- charity
- voluntary organisation or associated fundraising body
- statutory body

Working Income – Tax/NI reduction example

PAY REFERENCE		NAME			ORGANISATION			DATE OF PAYMENT
[REDACTED]		[REDACTED]			[REDACTED]			17/07/2020
PAYMENTS					DEDUCTIONS			TAX PERIOD
DESCRIPTION	I	UNITS	RATE	AMOUNT	DESCRIPTION	AMOUNT	BALANCE	04
* 004827 *					Tax	177.00		
Salary	B	36.25	13.1199	2066.58	National Ins.	152.95		
					LGPS 6.50%	134.33		
								TAXABLE PAYMENTS
								1932.25
								NON-TAXABLE PAYMENTS
								134.33
								TOTAL PAYMENTS
								2066.58
								TOTAL DEDUCTIONS
								464.28

PREVIOUS TAXABLE PAY (P45)	PREVIOUS TAX PAID (P45)	TAXABLE PAY TO DATE	TAX TO DATE	N.I. TO DATE	PENSION TO DATE	NET PAY
0.00	0.00	7676.48	697.20	605.06	533.67	1602.30
PAYMENT METHOD 1 BANK/BUILDING SOCIETY DETAILS		PAYMENT METHOD 2 BANK/BUILDING SOCIETY DETAILS		NATIONAL INSURANCE No.	N.I. CAT (S)	TAX CODE
				[REDACTED]	A	[REDACTED]
AMOUNT €	1602.30	AMOUNT €				

Thinking ahead...

Budgeting Tips for Guests

#1 Compare your monthly income to your monthly outgoings – you should be left with money at the end of the month when all your bills and regular outgoings are paid. If your outgoings are more than your income, then you need to look at this so you can avoid getting into debt.

#2 Creating and sticking to a food budget is the easiest way to reduce your outgoings. The key is to try to avoid takeaways. See if you can make the same thing at home for cheaper. Also, plan your meals in advance and only buy the ingredients that you need. This will reduce the number of unnecessary impulse purchases that you make at the supermarket.

#3 Unsurprisingly, birthdays and Christmas occur on the same date every year. If you have a car, it will need to have an MOT at the same time every year. Its likely that at some point it will need to be repaired. So why not open a separate savings account and save in advance for all these regular events. This means that your money won't be stretched at the same time every year 😊

More budgeting tips available on request.....😊

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Questions and Answers

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Thank you for attending

You can contact us via email at communities@chorley.gov.uk