



**Are you
Tenancy ready?**

settle.

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Welcome to settle

settle provides services to 23,000 residents in more than 10,000 homes across Hertfordshire, Bedfordshire, Buckinghamshire and South Cambridgeshire.

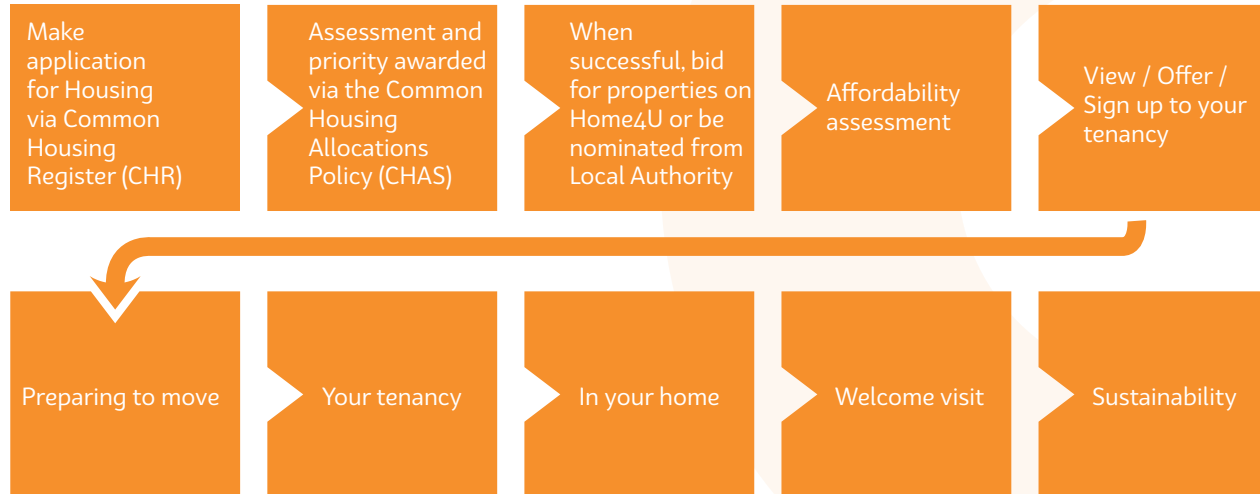
We are driven by our purpose to help people who are struggling to find a place to live. We help our customers to stay in their homes comfortably, so that they can live the life they choose.

We're committed to providing good quality, sustainable homes, working in partnership with residents and increasing the supply of affordable homes in the areas we work in.

For more information, visit our website at www.settlegroup.org.uk

The journey to your new home

The purpose of this handbook is to offer guidance and support from applying for a new home through to steps to help you to prepare and move into your home.



Making an application

Once you're registered, your housing application will go to the local council, North Herts Council (NHC) or local housing association, depending on whether you're a home seeker or already a settle tenant. They will manage your application and you will be asked for supporting information.

Common Housing Registers (CHR's) are used across the UK to ensure fair access to social housing and to ensure those with the greatest housing need are given priority. The CHR is typically run by the local council in partnership with housing associations.

Where you live, will have an impact on which housing register you join, unless you are looking to move to a new area. Allocation policies may also vary depending on the area in which you apply. You can find your local council by looking on the government website.
www.gov.uk/find-local-council

Once you know who the local council is, you can check their website for details on how to apply for social housing. You can read more about this on our website www.settlegroup.org.uk/rent-buy-or-move/rent-a-home

If you want to apply for housing in North Hertfordshire, you must register and complete a housing application on the Home4U website www.home4u.org.uk/Housingregister

Bidding for a property

Once your application has been assessed and awarded a priority, you can bid on properties. If you're looking for housing in an area outside North Hertfordshire, you should contact the council in that area. They will have details of how to apply for council or housing association properties in the area.

How does it work?

In North Hertfordshire properties are advertised weekly on the Home4U website. When you see a property that's the right size for you and meets your specific housing needs, you bid on it through the website. You can bid for up to three properties each week.

Once bidding closes on a property, the top three applicants will be offered the chance to view the property. At the viewing you are required to bring ID. It will then be offered to the applicant with the highest priority.

Although homes are offered first to those with the greatest need, they are not always accepted so they are then offered to the next applicant. Choice Based

Lettings also means that lower priority applicants can be successful with properties that are in lower demand.

This process may vary slightly if you have registered for housing in a different local authority. The allocations policy and information about the common housing register should be available on the local authority website.

If you are being offered a home because the council have accepted a duty to rehouse you under the Homeless Reduction Act, then you are entitled to one offer only. If you refuse, then the Council will decide whether this is reasonable. Under these circumstances, we will not be able to make you another offer.

Affordability Assessment

Our aim is to improve your experience and reduce financial issues some residents experience at the initial stages of becoming a tenant.

All new potential residents will be asked to complete an affordability assessment and budgeting calculator. Not only will this allow settle to assess your income and expenditure, to ensure the property is affordable, but it will also tell you if there are other benefits you are entitled to claim.

Budgeting and benefits calculator

We can help if you have any money worries or concerns about benefit claims. With just a few simple steps you can see how much benefit you are entitled to.

www.settlegroup.org.uk/your-home/living-in-your-home/payments-and-charges/benefits-calculator

Open the free and easy to use budgeting and benefits calculator to:

- Look at whether you're getting all the financial support you're entitled to
- Help you look at ways to maximise your income
- Help you manage your household budget and bills.

There are lots of ways we can support you or put you in touch with organisations who can help if you are struggling financially. Please see

www.settlegroup.org.uk/support-from-settle

View – Offer - Sign up

If you are in a priority position, you will be invited to view a property. You will need to provide proof that you have a clear rent account in your current property before you can view.

After the viewing, you will be advised whether you have been successful or not in securing a tenancy on that property. With Choice Based Lettings you can also decline a property if you decide it is not right for you. If you have been successful, you will be formally offered the property.

When the property is ready, you will be contacted to arrange a sign up, which begins your new tenancy. You will need to pay the first month's rent at the sign-up appointment. This can happen quite quickly so you will need to be prepared and have your finances in place at sign up.

Preparing to move

Moving can be stressful, so it's best to try and be organised. Below are some tips that might help you when you are preparing to move into your new home.

Tips to help with moving

One month's rent is required when you sign a new tenancy. If you need support with this payment, you may be able to apply to your local council for a discretionary housing payment. Check their website for eligibility and how to apply.

- Try to put some money aside to make your first rent payment.
- You may also need some money to pay for things like removals and to purchase new items you may need, such as white goods or carpets and flooring.
- You may want to start sorting out your belongings and correctly dispose of anything you know you don't want to take with you. It also helps to start packing early and to begin to think about removals.
- If you have bulky items to get rid of, and you are unable to dispose of these yourself, your local council may have a service you can use. You can find information about your local council through this website - www.gov.uk/find-local-council
- Pack a box of essentials somewhere close to hand so that when you arrive at your new home you have access to items you may need straight away such as your kettle, tea, coffee, milk, or toilet roll!
- At this time, you may want to think about furnishing your property which may include white goods and flooring. There are several places where you can go to access free or low-cost items. Over the page are some of our suggestions.

Free or low cost furniture

Freecycle	www.freecycle.org
Facebook marketplace	www.facebook.com
The Need Project	https://theneedproject.org/
Freecycle - Don't throw it away, give it away	ilovefreecycle.org
Preen (Biggleswade)	Preen Community Interest Company - Home (facebook.com)
End Furniture Poverty	https://endfurniturepoverty.org/
Garden House Hospice	ghhospicecare.org.uk
Universal Credit Budgeting Advance	Universal Credit advances - GOV.UK (www.gov.uk)



Extra support

We want you to be able to live comfortably in your new home. We know that moving into a new home involves added expenses and you may have difficulty getting all of the things you need to get yourself set up. If you are struggling to decorate or furnish your home, get appliances or cover the cost of flooring, please let us know. We might be able to refer you to local support services and offer support through our settle comfort fund.

If you feel you need extra support, please complete the online application form:

www.settlegroup.org.uk/support-from-settle/the-settle-comfort-fund-application-form

or call us on 0330 343 0016.

Your tenancy

When you first get your home, you will be given your tenancy agreement. This is a legal contract setting out your rights and responsibilities as a tenant and our responsibilities as a landlord. There's a summary at www.settlegroup.org.uk/your-home/living-in-your-home/responsibilities

It is important to adhere to the terms of this tenancy or you could be putting your home at risk.

If you decide you want to move again. You can find 'move or swap home' at www.settlegroup.org.uk/your-home

Paying your rent

- Set up an online account with us. If you've not registered with us yet, go to our website and click the 'my account' button on the front page of our website.

 my account

- You can pay your rent by direct debit, online, over the phone with a debit card, 24-hour automated payment line or via a payment card. See www.settlegroup.org.uk/your-home/living-in-your-home/payments-and-charges/make-a-payment
- Keep to a regular schedule.
- Make sure what you're paying is enough.
- Check your benefit entitlement.
- If you have any problems with making payments, speak to your income officer. There are lots of ways we can help or put you in touch with organisations who can. Please see our 'cost of living' section at www.settlegroup.org.uk/support-from-settle

Setting up an online account

As well as making payments and checking your rent balance, you can choose your own repair appointments and more on our website through an online account. You can register to request a repair, ask for permission, report anti-social behaviour, contact us and much more.

If you don't yet have an account, go to the blue 'my account' button at www.settlegroup.org.uk and select the white 'register' button.

If you need any help registering, please contact us and our teams will help.

Home contents insurance

- We provide building insurance as part of your tenancy but not contents insurance.
- Home contents insurance helps protect your belongings.
- We offer insurance through Aviva from under £1 per week. Find out more at www.settlegroup.org.uk/your-home/living-in-your-home/home-contents-insurance

Service charges

- Your tenancy may include service charges to cover communal charges such as cleaning and maintaining communal areas such as hallways, grounds, and parking areas.
- The total annual cost is calculated and split between all the properties in the block who have access to these areas.
- If you're claiming Universal Credit, you will be asked for your rent and service charge details.
- You can find more about service charges at www.settlegroup.org.uk/your-home/living-in-your-home/payments-and-charges

Help getting your finances ready

Before you begin to pay for rent and household bills, it is important to make sure that you've more money coming in than going out. Below are some tips to help you along the way.

- Identify priority and non-priority debts. If you are unsure which debts are priority debts, more information can be found on the Citizens Advice website under Debt and Money: www.citizensadvice.org.uk
- Eligible benefits - look at whether you're getting all the financial support you're entitled to www.settlegroup.org.uk/your-home/living-in-your-home/payments-and-charges/benefits-calculator
- Set up monthly payment plans to go out on the day your wages or Universal Credit are paid into your account to spread the cost of bills.
- Use a payment method that works for you eg, direct debit, online, by payment card or pre-payment meter. See 'Payments and charges' at www.settlegroup.org.uk/your-home/living-in-your-home
- Open a bank account if you don't already have one, register for online banking and check your bank statements regularly. We can help you with this if you need support to do so.
- Set up a savings account, even if you can only save a small amount of money a week or month. Banks offer these or alternatively consider our partner the Black Squirrel Credit Union www.bscu.org.uk
- If you would like help moving into employment or gaining work-based skills and training, you can access our Foundations 4 Work project in collaboration with Create Community www.create-community.co.uk

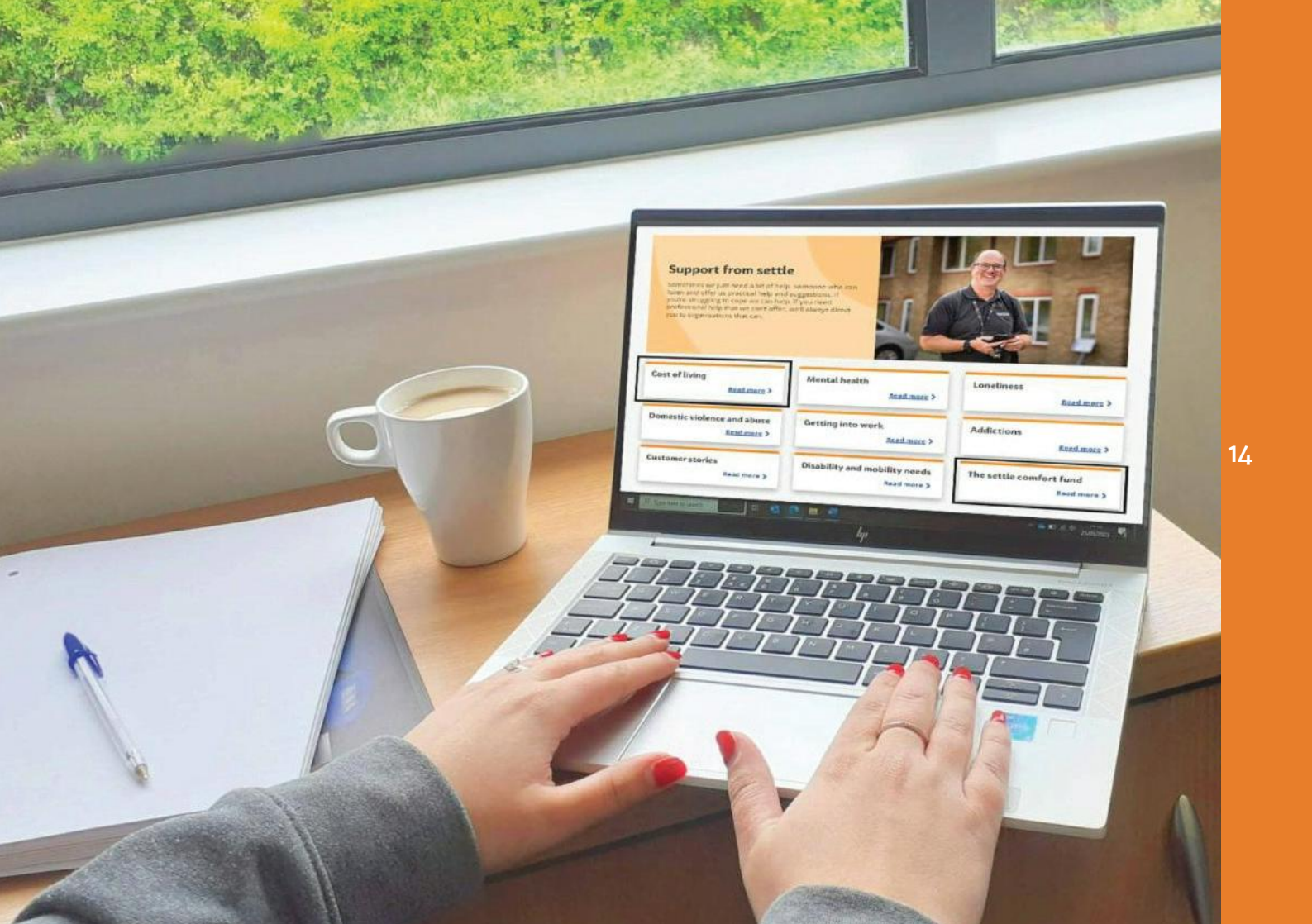
Additional support

If you are struggling with money, check out the advice and support available on our website. We will always do our best to support you or put you in touch with organisations who may be able to help.

Pocket Power and the National Databank are just some of our partners who we have referred residents to for additional support.

Budgeting Tips

- Avoid using convenience stores as these can be more expensive.
- Save money by buying store own brands.
- Switch to a cheaper energy provider (compare costs online or via Citizens Advice energy advice service or speak to Pocket Power).
- Check the Annual Percentage Rate (APR) before taking out a loan or credit card - the higher the APR the more interest you pay.
- DON'T ignore debts! For free advice, contact Citizens Advice.
- Speak to us about Pocket Power - settle have signed up to Pocket Power who look at where you could save money on bills.



Support from settle

Sometimes we just need a bit of help. Someone who can listen and offer us practical help and suggestions. If you're struggling to cope and you need it, you need professional help that you can afford. We'll always do our best to signpost you to services that can.



- Cost of living** [Read more >](#)
- Mental health** [Read more >](#)
- Loneliness** [Read more >](#)
- Domestic violence and abuse** [Read more >](#)
- Getting into work** [Read more >](#)
- Addictions** [Read more >](#)
- Customer stories** [Read more >](#)
- Disability and mobility needs** [Read more >](#)
- The settle comfort fund** [Read more >](#)

Moving in checklist

We've put together a list of some of the organisations you will need to notify about your change of address.

Checklist				
Financial	Services	Health	Motoring	Miscellaneous
Universal Credit	Utilities (Gas and electric)	Doctor	Driving licence - DVLA	School/College/Nursery
Housing, child and other benefits	Mobile phone	Dentist	Vehicle insurance	Gym
Bank/building society	Internet provider	Hospital	Vehicle registration - DVLA	Library
Council tax	Electoral register	Optician	Breakdown services	Subscriptions
Life Insurance or other insurances	Post office re-direction			Clubcards
Pensions	TV licence			Vets
Contents insurance				Education
Tax Credits				Catalogue companies
Employer / inland revenue				Store cards
Personal Independence Payment (PIP)				
Loans/Finance companies				
Online retailers				

In your home

It's very important that once you have moved in you take meter readings for your gas and electricity and provide these to your supplier. These should be read on the day you move in.

Not sure who the current supplier is, find out below:

Gas 0870 6081524 www.findmysupplier.energy

Electric 0345 0262554 Use the Energy Network Association search tool to find your network operator by postcode.

If you have a gas boiler, you will need to call our partner Oakray as soon as possible to ask them to start up your heating system. Call 0330 343 0016 and press option 1.

Other important things to consider early on are any benefits, council tax, water supplier (if you don't pay this to settle), TV license. Find more information at www.settlegroup.org.uk/your-home/moving-in-and-out

It's important to familiarise yourself about certain things around your home should you need to access them, such as:

- Smoke detectors and fire safety
- How the heating works
- Where the stop cock is (to turn off water supply)
- Where there are shared access points to your building
- Communal areas (if in flats).

The area where you live

Check with your local council www.gov.uk/find-local-council to find out more about:

- o Setting up an online account
- o Bin collection days
- o Recycling information
- o Council tax

Welcome Visit

After you've been in your new home for three weeks, we'll arrange a welcome visit for one of our colleagues to come and check that you are settling in and see if there's anything we can help you with.

This is just to:

- Answer any questions that you may have
- Make sure any problems or outstanding repairs are addressed
- Make sure you know how to make the most of your heating system.

If you have any questions or problems before then, don't wait! You may be able to find the information you need on our website - or contact us and we'll do all we can to help

www.settlegroup.org.uk/contact-us

Sustainability – everyone’s business

Our homes have a big environmental impact – housing contributes around 40% of the UK’s carbon emissions! Here are some ways you can save energy and water in your home:

- There are several different types of heating systems – make sure you understand how to use your heating system efficiently. If you have any queries, please contact our heating team.
- Turn off your lights when you’re not using them and switch to energy-efficient LED lightbulbs.
- Switch off standby in electrical appliances but remember to check the details of your appliances before turning them off.
- Consider washing clothes at a lower temperature – opt for 30°C rather than 40°C. This also helps to reduce your electricity costs.

- Reduce washing machine use – try to have a full load when using it.
- Take shorter showers.
- Avoid overfilling the kettle.
- Ask your energy supplier whether they offer SMART meters to get real-time information on your energy use.
- Bleed your radiator to avoid cold spots caused by trapped air. If you don’t know how to do this, please contact us and we can tell you how.

More information on our Sustainability Plan and what we are doing to create sustainable and energy efficient homes, neighbourhoods and a sustainable business can be found here on our website in the Sustainability section under ‘About us’.

We'd love you to get involved

We believe it's important that you have a voice and the best way to improve our services and neighbourhoods is for us to listen to and act on the feedback you give us. There are lots of ways you can get involved and have your say. Have a look at the opportunities below and get in touch if you'd like more information www.settlegroup.org.uk/your-home/get-involved

- Voice of the resident panel
- settle voice
- Customer satisfaction surveys
- Follow us on twitter
- Green Panel

We're listening

We listen to all feedback. If you want to make a suggestion or tell us when we have done something well, just go to our 'Contact us' page on our website to find these options under 'We're listening.'

If you want to make a complaint, please follow this link - www.settlegroup.org.uk/contact-us/make-a-complaint.

Visit www.settlegroup.org.uk

Tweet us on [@settle_foryou](https://twitter.com/settle_foryou)

Call us on 0330 343 0016

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