Homes for Ukraine Sustainment Service

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144 London Road, Brighton, BN1 4PH

Moving To a New Home Planning and Resource Guide

February 2023

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1. Introduction

This document is intended to help you become prepared and organised in securing a new home and offering information about housing options in the UK to help you successfully manage the transition of moving from one home to another.

2. Options

For hosts and guests as the initial six months nears an end:

Hosts

East Sussex County Council are asking people to host guests for as long as they can, as some Ukrainian people may not be ready to move on after 6 months, and housing options may not be in good supply.

Many people may be able to host beyond six months, and some may not be able to.

Hosts or guests are asked to inform East Sussex County Council ideally two months in advance if a placement will end, allowing time for move on plans with realistic timescales to be made, reducing the risk of a person or family becoming homeless. ESCC can refer you to services who can advise you, via ukraine@eastsussex.gov.uk

Guests

Options include:

- Finding a new host: Through someone you already know, or through local community groups or organisations, or through East Sussex County Council ukraine@eastsussex.gov.uk.
- If you find a new host, you need to tell East Sussex County Council before you move, so they can complete host checks and agree payments.
- Private Rented Accommodation (sometimes referred to as 'PRS'): Rent can be
 quite expensive, so you may want to consider sharing costs by renting a larger
 property with another Ukrainian family, sharing childcare if working, etc.
 Rental costs tend to be lower in the North of England, so you may want to
 consider moving further away than East Sussex.

Information on renting in <u>Scotland</u>, <u>Wales</u> and <u>Northern Ireland</u> is also available.

 Social Housing/Council Housing: This can be very hard to access, and the waiting list is very long.



- Housing Association: Like Social Housing, this can be a slow process and take years of waiting.
- House sitting: This may appeal to a younger single people without responsibilities, who can be flexible and manage the risks of having to leave at short notice. Sites include: <u>Find Pet Sitters & House Sits Worldwide |</u> <u>TrustedHousesitters.com</u>; <u>House sitting</u>, <u>pet sitting</u>, <u>dog sitting in the UK - House Sitters UK</u>; <u>House Sitters & Pet Sitters- A Trusted Network | Housesit Match.</u>
- Housing Cooperatives: Sharing with other people, as part of a community; can be cheaper option and options include CHIBAH Co-operative Housing in Brighton
 & Hove; Bug Housing Co-operative | Co-operatives UK; Home South Downs
 Eco Coop; Two Piers.

3. Financial support to help with renting



Sussex Community Development Association Move On Homes for Ukraine Scheme is aimed at enabling and supporting people from Ukraine to move into self-contained, privately rented properties - moving on from their host/guest families. This scheme can be accessed by Ukrainians on the Ukraine Sponsorship Scheme (Homes for Ukraine) and the Ukraine Family Scheme. This scheme is aimed at providing financial support to people from Ukraine and reassurance to landlords and letting agents to enable a smooth move to take place.

The Support they offer:

- Holding Fee this is support with securing a property and taking it off the market whilst all other checks and paper work happen before a deposit is paid
- Tenancy Deposit (up to 5 weeks rent) and 1 months' rent in advance
- Guarantor Scheme when necessary, SCDA can act as a guarantor for up to 6 months.
- Tenancy set-up support to help towards costs towards large furniture and white goods to help support moving into a new home.

SCDA Grant Application Form

4. Contacting your local council for housing advice



District or borough Councils provide housing advice, and assistance to households at risk of homelessness, and is available in Ukrainian, by phone or email.

Your local housing office | East Sussex County Council

East Sussex County Council can refer you to the BHT Sussex Homes for Ukraine Sustainment Service for support:

https://www.bht.org.uk/services/homelessness/homes-for-ukraine-sustainment-service/

Housing is in short supply in East Sussex. If you become homeless, you will be offered free emergency accommodation, in or out of East Sussex which you can stay in whilst appropriate accommodation is found; this would usually be privately rented accommodation and possibly located outside the area you lived in earlier.

<u>Local Housing Allowance</u> (LHA) is the maximum level of benefit you can receive in Universal Credit if you require welfare benefits to help with rent. You can check the <u>LHA for the area they are looking to move to</u>. LHA rates (the maximum welfare benefit paid) are generally a lot lower than market rents, which may leave a shortfall you will need to pay between the LHA rate and the rent being charged, so you will need to make sure accommodation is affordable for you.

You can check benefit entitlements and get rent advice at <u>Entitled To</u> and <u>Citizens</u> <u>Advice</u> and <u>Fighting UK Poverty - Turn2us.</u>

5. Useful preparation



- **Start saving:** Paying money regularly into a savings account is recommended to help you prepare for living independently.
- **Find a job:** Being employed will help a lot if you are looking to move into privately rented or any accommodation.



- Have a document file: Keep a record of training or courses you have completed, and notes, handouts, or certificates.
- Know your credit score: Having Universal Credit will mean you will have a
 bank account and perhaps a debit and a credit card. It is useful to know your
 credit score, via Free Credit Score & Free Credit Reports With Monitoring

 Credit Karma UK or Experian | Credit Scores, Reports & Credit Comparison.
- Make a budget plan: Do a budget plan of your current spending to get a
 realistic idea of what you will need to pay when you move and keep this up to
 date.
- Pay current rent: Keep up to date with your rent payments and keep copies of bills or service charges you currently pay to help you get a good tenancy reference.
- **Get a good reference:** This will probably be from your Host, but could be from a work colleague, a trusted Hub/Café employee or a worker from the BHT Sussex Homes for Ukrainian Sustainment Service, or all of them.
- Have paperwork & identification: A landlord will need to see your photo ID before they can rent to you. Make sure you have the documents you need such as proof of immigration status, Visa details, passport, bank statement, proof of income, references, and a letter from a guarantor (for example, SCDA).

6. References



Template:

Top right: The address of the person giving the tenancy reference.

Top left: The name and address of the person the reference is being sent to.

Add in the date when the reference was given.

Dear Sir / Madam / or an Agent's specific name {select as appropriate}

Tenancy reference for (Add in the first and second name of the person for whom the reference is being given)

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Example of completed reference:

29 Greenfield Road Uckfield East Sussex BN25 1WA

Fox and Sons Letting Agent (For the attention of Ms. J Ashton) 78 Marine Drive Eastbourne BN23 1UZ

24th July 2023

Dear Ms Ashton,

Tenancy reference for Ms. Galyna Danyluk.

I have known Ms. Danyluk since 2nd December 2022 and have been their Host since that date. I am very happy to recommend her to you as a future tenant and confirm she has always been polite and respectful whilst living with me and my family under the Ukrainian Host / Guest scheme.



Galyna has always managed her finances well and I would also consider her to be a reliable and good neighbour.

Since coming to live in the UK, Galyna has done all she can to settle in and support her two children helping them to adjust to their new life here. Both children are doing well at their school. Galyna is a resilient and self-sufficient person, but she will ask questions in areas she has less knowledge about and develop her understanding. She also passes her knowledge to other Ukrainian families and has become quite a local resource within that community.

I wish her well in her hope to secure a tenancy with you.

Yours sincerely

{Signature}
Mark Davenport (Host)

Example of a Personal Profile you may want to create to introduce yourself to a potential landlord:

Name:

Background information: for example, your hopes for the future in the UK, qualifications, achievements, strengths and skills, Ukrainian and UK work experience, caring responsibilities, current voluntary or paid work in UK, what you would like to achieve over the next six months and your housing needs.

For example:

My Name is Daryna, and I was a fully qualified school teacher when living in Kyiv, Ukraine. I am married and my husband stayed in Ukraine. I am currently improving my English and volunteering in a local charity shop. I plan to secure paid work as soon as I am more settled as I enjoy being part of a strong team. In my Ukrainian school I set up a group that gave support to children experiencing anxiety and who struggled to learn. Many children who attended improved their school grades and used the coping methods I shared to improve the quality of their friendships. I'm patient and hardworking and want to contribute in as many ways as possible to my local community in England, especially, I hope to find work in a local school where I know my skills can be put to good use.

I help several Ukrainian families who have children and are already working and have recently joined a local walking group where I am improving my English conversation and also exploring the countryside which I love. Ideally a one bedroomed flat or a good-sized studio flat would help me become more independent, but I would consider moving to a shared house where I had my own bedroom.

7. Accommodation Needs:



Consider what is important to you in your options, for example:

- A flat/apartment, a studio flat (single living and sleeping space with cooking facilities and separate bathroom), a shared house.
- Number of bedrooms: in the UK, it's usual for accommodation to be described by the number of bedrooms it has.
- Affordability: what is your budget?
- Closeness to friends, work, services.
- Distance to nearest GP, dentist, school, church.
- Transport links.
- Ease of access regarding your mobility/health issues (steps, hills, distances).



8. Money and Budgeting:



An example of a budget:

My Income		My Expenses each month	
Paid work	£	Rent	£
State benefits	£	Council Tax	£
Pensions	£	Gas bill	£
Child maintenance	£	Electricity bill	£
		Other fuel costs (oil, wood)	£
Next, using the above, workout -		Mobile phone	£
		Land phone line	£
My Income each day	£000	TV Licence	£
		Water bill	£
My income each week	£		
My income each fortnight	£	Any subscriptions	£
		Internet Satellite, cable TV,charges	£
My income each month	£	Home/other Insurance (Car insurance and car tax)	£
		Food, school and work meals	£
My income each quarter	£	Clothing	£
		Hair care	£
My income each year £	£	Laundry	£
		Smoking costs	£
		Pet care costs	£
		Travel costs, Bus, Rail, Car petrol	£
		Hobbies	£
		Leisure/ fun activities	£
		Any other costs (Childcare?)	£
My income each month	£	Total monthly costs	£

Council Tax is a local tax people pay when they live in any property and varies according to the value of the property; generally, a more expensive property or area will mean higher council tax. Your landlord or the Agent will be able to tell you which band or category the accommodation comes into.

Local councils use Council Tax to fund Adult and Child social care, Police, Fire Service, maintaining roads, collecting household waste and general cleaning of the streets.

The Council will send you a letter detailing how much you need to pay monthly and options for payment, including Direct Debit. You may get a discount if you are on a low income, claiming certain benefits, are a full-time student, or living alone.

9. Claiming Universal Credit Housing Costs:



If you are not working or are on a low income, you'll need to claim UC Housing Costs or Housing Benefit to help with your rent. You will need to:

- Know the Local Housing Allowance (LHA) rate of the area you are moving to.
- Be aware of any benefit cap that may apply to you.
- If working, be aware of how your earnings could impact on any help towards your housing costs.
- The LHA rates are applicable to people over 35 years old. If you're between 18 and 34 years old but have been living in a homeless hostel for 3 months or more, or if you are in receipt of certain disability benefits (PIP or DLA), then these rates may also apply to you under the exemption rules. Always check first.

10. Options for finding properties:



- Letting Agents local searches online
- Local Council housing services
- Online searches Rightmove.co.uk, Zoopla.co.uk (good if you have a guarantor)
- Spareroom.co.uk for shared housing (shared housing is often less costly).
- Private rental Landlords gumtree.co.uk, openrent.co.uk, Friday-ad.co.uk. plus, local newspapers, shop notice boards
- Housing Associations



- House sitting
- Local Housing Co-operatives
- Property guardians

It's wise to check websites frequently as homes can get added and removed quickly. Don't forget that you can also set up an email alert to help you not miss an available property.

BHT Homes for Ukraine Sustainment Service Floating Support workers can help you look for accommodation.

Accommodation options:

• Over 55 Seniors Housing (also known as Sheltered Housing)

This type of housing might be more suitable for people over the age of 55 years and will be dependent of individuals needs such as their physical and mental health.

Private Rented Sector accommodation (PRS)

You can look for privately rented accommodation independently, though support is advised as renting in the UK will be different than in Ukraine. You can seek support from your Local Council, people working in local Ukrainian hubs/cafes and from the BHT Homes for Ukraine Sustainment Service, who have three Ukrainian Project Advisors and two Floating Support Workers specialising in accommodation.

This guide will help you understand <u>how to rent in England</u> when you are ready and able to move into independent accommodation and it's available in Ukrainian.

You can <u>research the average costs of renting in the UK</u>, and see information about your <u>rights and responsibilities as a tenant.</u>

Rents in East Sussex are high, compared to average incomes, and people may find that accommodation is more affordable and available in other areas in the UK. You can search online for accommodation to rent in other counties in England such as Devon, Hampshire, Yorkshire, and Wales.

You may consider renting a home with another family to share the costs or find a room in a shared house if you are a single person.

Assured Shorthold Tenancy:

An assured shorthold tenancy is often used by Private Landlords and Letting Agents when renting a property, usually run for either six or twelve months and can be renewed; if it is renewed, they will write to you two months before your Tenancy Agreement comes to its end. An assured shorthold tenancy gives you the legal right

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to live in the property you are paying rent for as long as you keep within the terms of the Agreement (e.g. paying rent, keeping it clean).

If you have any concerns about a Landlord, or a Letting Agents' behaviour or letters written to you, please seek advice from <u>Shelter - The housing and homelessness charity</u> and the BHT Homes for Ukraine scheme staff.

11. Contacting Letting Agencies



This template letter could be posted or sent as an email in additional to phone calls or personal visits:

[Add your address]
[Add the date]

[Add landlord or letting agent's address]

Dear [add landlord or agent's name],

Re: Renting / Mortgage history and references

My name is [your name].

I wish to be considered for viewing [address of property] and would like to know about any similar places to rent.

RENTING HISTORY (Ukrainian) OR MORTGAGE HISTORY (Ukrainian)

I've been renting OR held a mortgage for [how long you have been renting or held a mortgage].

I'm moving because [say why you are looking for a new home]. I want to sign up for a longer-term tenancy.

I can pay upfront: [£xxx - offer up to 2 months' rent in advance if you can]

WORK AND INCOME

I work (paid or voluntary) at [name of your workplace]. My job is [your job title].

My monthly income is [£xxx - include any benefit money you receive].



REFERENCES

My previous landlord's or host details are [previous landlord's or hosts contact details].

I have also attached references from [my host/employer/university].

I can provide a recent credit report. My current score is:

I look forward to hearing from you.

[Your name, phone number and email address]

Using the 'Personal Profile' is a good way to tell a letting agent and/or a landlord about yourself. The following two sections will summarise the steps you can take, and you can also attend workshops delivered by the BHT Sussex Homes for Ukrainian Workshop Co-ordinator.

If you find a property you are interested in:

- Call and introduce yourself; say you are calling about the flat advertised and would like to view it. Remember, if you don't feel confident to do this on your own, you can use the skills and knowledge of workers who are there to help you.
- State you have a tenancy reference, deposit, and rent in advance.
- Find out if the rent includes any bills/service charges.
- Is rent in advance (RIA), and is a deposit needed? If so, how much?
- Ask what documents are needed so you are prepared at the viewing.
- Is the property self-contained? If not, what facilities are shared, and who with?
- What type of agreement is it? If you are living with a landlord, it is likely to be a lodger's agreement which is not as secure as a tenancy agreement.
- Be positive if asked are you working, answer with a clear honest "Yes" or if you are not yet working you could say "I am currently looking for work and am involved in training/volunteering/college etc..."
- Prepare what you say and how you say it by practising with friends.
- Smile whilst on the phone, it really helps you to sound confident and friendly.

If you are viewing a property:

- Be presentable & friendly. Remember having a support worker or a good friend to accompany you is wise.
- Make regular eye contact and have open body language which will make a good impression and allow you to feel more confident.

- Be punctual. The landlord/letting agent may have several people along to view the property so may not appreciate being kept waiting
- Take any relevant documents, especially references, proof of income, bank statement. If you decide that you like the property it will be much easier to secure it if you have these with you.
- If you are uncertain about any details or have questions, don't be afraid to ask the landlord/letting agent.
- Take your time on the viewing; this will help you notice important things and be able to compare other properties more objectively.
- Take photos of the condition of the property and/or any damages so you can prove what condition you received the property in.
- Be positive. If the property is not to your liking, you can always turn it down, but you need to be offered it first.

Safety when viewing a property:

- Do your best to take someone with you, and listen to their views and thoughts.
- Always let someone know the address you are viewing, the landlord's or agent's contact details, the time of your viewing and where you will be returning to and approximately what time you expect to be back to where you live.
- Make sure you always have a clear route to exit the property.

What makes a good landlord?

- They will be a member of a Tenancy Deposit Scheme and will tell you how this works and what your rights are.
- They will give you a Tenancy Agreement; usually this will be called an 'Assured Tenancy Agreement' and last for either a 6 or a 12-month time period. This agreement can be renewed if you and the Landlord agree for it to continue.
- They will tell you clearly if you or they are responsible for paying the gas, electric, water and Council tax bills.

What makes a poor landlord?

- Not being a member of a Redress Scheme.
- Asking you to pay for a credit check or a reference.
- Not following the Holding Deposit procedure; it they ask you for more money, be cautious.
- Someone who doesn't feel right or makes you feel uncomfortable; if this happens, speak to a trusted person you know ahead of making any decisions, for example a Voluntary Action group worker or Hub/Café worker.



12. Tenancy Offers and Tenancy Holding Deposits



Tenancy Offer:

- If you view and are offered a property you are likely to be asked to pay a 'holding fee' whilst the landlord checks your references, does a credit check and/or guarantor check.
- A holding fee is often not returned if you fail the checks or can't raise the
 remaining deposit or first month's rent before the tenancy sign date so you
 need to be as sure as possible that you can meet these requests. (Try a free
 trial with Experian or Equifax, or Noddle, to see if you'd pass a credit check
 beforehand.)
- If you put down a holding deposit or you are relying on funding help to make costs of rent in advance or deposit, you need to ask the landlord for an offer letter for Housing Benefit to process any application for rent in advance or grant deposit you have applied for.
- Try to negotiate 2 weeks between being offered the property and the tenancy start date to give enough time to get payments in place with the landlord/letting agent.
- Always get a receipt for any money you give to the landlord/letting agent.

What is a Holding Fee?

- A Holding Fee is a sum of money that a Letting Agent or a Landlord might ask you to pay to reserve the property for you whilst they do a credit check on you and whilst they seek references.
- If you are asked to pay a Holding Fee, you should get this money back in full if the Letting Agent or Landlord decides not to rent the property to you.
- Never pay a Holding Fee if you have not seen the property and only pay it if you are really serious about taking on the tenancy of the property.
- Your Holding Fee is usually paid back to you, but the Letting Agent or Landlord could keep this money if you decide not to rent the property, or if you gave them wrong or misleading information, or if you cannot pass the Right to Rent immigration test.
- Any Holding Fee must not be more than 1 week's rent for the property you have asked to be reserved for you. The formula is "Monthly rent x 12 divided by 52". So, if the monthly rent is £1000, x this by 12 = £12,000, divide this by 52 = £230.76. The Holding Fee would be in this example £230.76.
- If a Letting Agent or a Landlord tries to keep your Holding Fee, they must tell you in writing the reasons why they are keeping your money. If they do not tell

you of the reasons within 7 days of you asking, you have the right to a full refund whatever they give as a reason.

13. Setting up Utility Bills



Utility bills normally cover Gas, Electricity, Water and Wi-Fi.

https://ua.opora.uk/blog/yak-zareiestruvatisya-dlya-oplati-elektriki-i-gazu-v-orendovanomu-zhitli

If you are renting a property, you will need to ask the Agent or Landlord who is responsible for paying these bills. Usually, your rent is set at a price the Landlord feels will cover the bills if these bills are paid by them. If you are responsible for paying these bills your rent will be lower, but you will need to budget for these bills. You could also ask for previous bill amounts to help you make a budget.

The property might have a Smart meter (below), which will tell you what your energy use is and how much it is costing each week or each month.



Citizens Advice Bureau (CAB) may advise on any grants or benefits that can help you pay some bills.

Ways of paying bills:

- Monthly direct debit from your bank account: Your supplier can alter this
 amount and should let you know if they do this, though usually, the same
 amount is taken each month. Many people in the UK pay by a monthly direct
 debit as this helps them to budget.
- Payment by phone: You can call the supplier at the end of each month giving them the meter reading and asking them to tell you how much you owe. This gives you more control, but each bill may be different depending on the energy you've used.



• Smart pre-payment meter or a traditional pre-payment meter: these work on a "Pay as you go" basis, can be expensive ways of paying for your energy, and only supply energy if there is sufficient money in it. If that money runs out, the energy supply will stop and only be provided again once more money (usually via a top up card which has to be purchased by the person living in the property) has been put in.

Steps to take:

- 1. Find out who is responsible for paying these bills. If it's you that's responsible, go to step 2.
- 2. Find out the name and contact details of each supplier (Gas, Water, Electricity and Landline phone).
- 3. Locate the gas and electricity meters.
- 4. Take a meter reading of both the gas and electricity meters immediately when you move into the property.
- 5. Write down each meter's number. You can phone "Meter Information Help" on 0870 608 1524 to find the meter number if it's not clearly written on each meter. The picture below shows what a typical meter would look like.



- 6. Get in touch with each supplier and give them your name, what the meter readings are and the date you took these readings. Give each supplier the date you moved into the property and the address of the property, and the meter number. This can be done by either phone of email. If you phone, just ask what way the supplier would prefer and follow their advice.
- 7. Ask each supplier what tariff you are on and if there is a cheaper one available to you.
- 8. Make sure you know where the electricity fuse box is.
- 9. Make sure you know where the water supply can be turned off just in case you have burst pipe and need to minimise water damage.
- 10. Do your best to save energy. The less energy you use, the lower your bills! Citizens Advice is a useful source of information.

14. Safety



In rare cases, some landlords wishing to accommodate you may be doing this in an attempt to exploit or take advantage of you. They may offer accommodation in exchange for you doing cooking/cleaning/childcare duties, or to exploit you sexually, this of course unacceptable and you should not feel pressured to agree to this.

Warning signs to look out for include:

- People advertising their property outside of regular websites.
- Offering accommodation for free.
- Reluctance to involve any statutory or voluntary services in your support.

If you or anyone you know has found themselves in this situation it is important to remember that there is support available for you and it is always best to tell someone that you trust, preferably someone that is able to make sure the person is prevented from attempting to exploit you or others in the future.

15. Resources

For further information and support in your area please contact your local Voluntary Action group, or East Sussex County Council:



Hastings - HVA - Hastings Voluntary Action hastingsvoluntaryaction.org.uk/about

Rother - Rother Voluntary Action | Home https://www.rva.uk.com

Wealden, Eastbourne and Lewes - 3VA https://3va.org.uk

East Sussex County Council - Ukraine@eastsussex.gov.uk



BHT Sussex Homes for Ukraine Sustainment Service -

https://www.bht.org.uk/services/homelessness/homes-for-ukraine-sustainment-service/