

Leaving Home Guide

Think
first...

Can I
afford it?

Finding a
Home

Under 18?

Support

Homeless?

Think First...

- Leaving home is a big step. Finding a new place to live and moving is not always easy and can be stressful.
- Whether or not you have a choice about leaving home, think carefully before taking the plunge and signing up for a new home. There are lots of things to think about:
- Money – have you thought about all the bills and basic living costs such as food you will have?
- Where do you want to be – close to or far from friends and family?
- Living on your own can give you independence, or it can show you the real meaning of loneliness. Can you really go it alone?
- Have you considered having to cook, clean and wash your own clothes?
- Have you thought about what you might have to give up if you leave home – money for going out, time to be spent cleaning and shopping?

These are just the basics of what you need to think about if you are going to find a home of your own. The booklet will help you to answer these questions and help you to decide the best way for you to set up on your own.

Can I afford it?

Can you afford to go it alone?

The chart below outlines all the things you will have to pay for if you have your own place to share with other people. Try using the chart below to add up how much money you will need. You'll probably find it more useful if you add up all the things you spend over the time you have to make your money last. So if you get paid monthly, fill in the figures for the total month's spending. If you have to make a giro last two weeks, just put in the figures for two weeks' bills and spending.

Outgoings	£	Income	£
Rent or mortgage			
Electricity			
Gas			
Phone			
Water			
Council Tax			
Food			
Transport			
Cleaning products			
Toiletries			
TV Licence			
Insurance			
Clothes			
Pubs, Clubs and Going Out			
CDs, DVDs/Blue Ray and Games			

Total		Total	

Use the blank space to add in other things you spend money on.

Attention: have you got more going out than coming in? If so think again about what you are spending.

Finding a Home

Somewhere to call home

The first thing you need to do is to decide what kind of place you are looking for and where. Keep an open mind – you might be lucky, but most young people find that they have to compromise at first and only get what they really want later on. If you are under 35 and need help from housing benefit to pay the rent you'll only be given enough money to pay for a single room in a shared house. Housing benefit can tell you how much this is for the area you want to live in. This doesn't apply to council or housing association properties. Neither does it apply if you have been in care – talk to your social worker.

Location, Location, Location

Before you decide to look at or accept the offer of a house, either to rent or to buy, it is worth taking a friend, family member or youth worker with you to look at where you are thinking of moving to. What do they think of the place, and the area? How do you feel about it? Try to visit the area at night – Do you feel safe? Is there a good bus service? If you've got a motorbike, bicycle or car, is there anywhere safe to keep it?

Neighbours – are there neighbors who are likely to complain about you making noise, such as loud music.

Is there a garden? Do you want a garden? Remember gardens need to be kept tidy at the very least and garden tools cost money. On the other hand, gardens can be used to grow food and save money and improve your diet. Think carefully if you have the choice.

Renting from a Housing Association

Eden District Council has no council homes. Instead, housing associations provide a similar service. To register you need to contact Eden Housing Association who administers Cumbria Choice. The number is provided in the Directory section.

You can register for a housing association home if you are over 18 years old. In some circumstances, if you are under 18, you can also apply but someone older will have to agree to guarantee that if you don't pay the rent or cause damage, they'll cover the costs. Single people or couples would normally be considered for a one bedroomed property.

Don't be disappointed at the poor state of decoration in some housing association properties. Some may need a bit of decoration and you may receive a decoration allowance to help buy paint and wallpaper, ask if it isn't offered. Don't forget you'll need to furnish and carpet a housing association house yourself. Impact Housing Association runs a furniture scheme where you can buy some low cost furniture and white goods at the premises see Director.

Housing associations offer assured tenancies – these are well worth having. As long as you keep to the rules of the tenancy agreement the home is yours for life. You have access to a good repairs service. Not only that, but the rents are generally cheaper than they are for a private property. Fixed-term tenancies and probationary/introductory tenancies are often

offered initially to new tenants. Provided the rules of the tenancy agreement are kept the tenancy may be transferred to an assured tenancy.

In the Directory section you will find a list of housing associations providing homes in Eden.

Private Rented Homes

Where to find a Private Rented Property

Most privately rented housing is owned by small landlords, who generally advertise vacancies in the local paper. Letting and estate agents keep lists of privately rented accommodation, as do some estate agents. It is always worthwhile looking at window ads or advertisement displays in shops in the area where you want to live. If you look for accommodation through a letting agent, they may charge you a fee for drawing up the tenancy agreement. They may also want references and could do a credit check which you may be charged for. What they can't do is charge you for simply registering on the waiting list for accommodation.

Under Eighteen

It is extremely unlikely that you will be able to get a tenancy to a private property if you are under 18 unless this is provided through the Social Lettings Agency and supported by Children's Services. If you are under 18 you will mostly likely get what is known as a licence. A licence is permission to occupy somewhere and is only a personal right, not a legal one. In other words, you have very little protection from eviction.

Read all about it

Abbreviations used in newspaper ads:

Abbreviation	Meaning
MRA	Months Rent in Advance
PCM	Per Calendar Month
PW	Per Week
SC	Self Contained – you are the only person with access to the accommodation
CH	Central Heating
GCH	Gas Central Heating
DG	Double Glazing
EXC	Excluding

FF	Fully Furnished
DSS	People receiving Social Security Benefits

Furnished or Unfurnished

Private rented property can be furnished or unfurnished. If a property is unfurnished, all the furniture will have to be provided by you. You might get a carpet or a set of curtains left behind by the previous tenant but don't bank on it. A furnished property will include most if not all of the items you need in a home. In the case of a shared house and houses of multiple occupation (HMOs) you will have to share toilets, bathrooms and kitchens with other people. If you can, find out who you are sharing with, they may be totally different to you and could make your life hell. Be careful with shared bills. If someone else wants to run the heating all night you could be liable for the share of a massive bill and if someone leaves you will have to pay their share of the rent – you are legally obliged to do so.

Deposits

Most private landlords ask for a deposit before they will grant a tenancy. This is to act as a kind of insurance in case you don't pay your rent or damage their property. You should always check with the landlord before going to see a property how much deposit is required and on what terms. If you have a low income, you may be able to get help from a deposit guarantee scheme Details for your area are in the Directory at the end. The Citizen's Advice Bureau may be able to work through the rules and help you with your application form. You may also need references from previous addresses and from your employer if you are working. Remember to always check with the landlord what is required before going to see the property.

Tenancy Agreements

When you rent from a private landlord, you will sign what is called an assured short-hold tenancy agreement. This type of tenancy lasts for a minimum of six months but can be longer. You need to agree the length of time with the landlord. During this agreed period you will not be allowed to move out of the property without paying extra to do so (unless you have a very nice landlord), but the landlord can't make you move out either, not without a court order anyway. If the landlord wants you to move out at the end of the agreed period, they must give you two months' notice. If the landlord is happy for you to stay, you won't usually have to sign anything else, your tenancy will simply continue. To end the tenancy you must give your landlord one month's notice or your landlord must give you two months' notice. Your landlord cannot simply give you a note telling you to leave at the end of the week or the end of the month, even if it has Notice to Quit on the top.

Legally, your Landlord must serve you a section 21 Notice before he can go to court. If you get one of these get help to see what your options are, because the landlord may have a good reason.

Signing Up

You should ask your landlord for a written copy of your tenancy agreement. If you have had to pay a deposit, get a receipt of the money you have paid. It is worth agreeing with your landlord the extent of any existing damage to the property before you move in. This is to avoid problems later getting your deposit back when you move out. You should also make sure that you have a full list of all the items in the property. This is called an inventory. The landlord should sign this and it will avoid problems later if there is a dispute over the condition of an item or even whether it is in the property.

If you have any questions regarding a tenancy agreement or once you have a tenancy and you think that you are being asked to leave illegally go for help to the Council's Housing Options service or the Citizen's Advice Bureau. See the Useful Contacts Section for the address in your area.

Your Tenancy Checklist

	Housing Association	Private Rented
Assured Tenancy		
Assured Short-hold Tenancy	(in some cases)	
Right to Buy	(in some cases)	
Right to Repair		

Your Checklist for Renting a Home

Check List	
Read the tenancy agreement carefully – make sure you know what you are renting and if you have to share any parts with anyone else. If you are not sure of anything, ask before you sign	
Find out who is responsible for bills such as Council Tax and water supply. If you have to pay Council Tax, get a claim form from the Council to see if you can get any help with the cost.	
Make sure you know when the rent is due, how much and who you have to pay it to.	
Always get a receipt every time you make a payment.	
Find out if there are any service charges you have to pay. These can be extra to your rent and you may not get any housing benefit	

to help with them.	
Make sure your landlord has had any gas appliances, including fires and boilers safety checked within the past twelve months – ask to see the certificate which should be from a CORGI registered gas company or plumber.	

Squatting

Squatting is a criminal offence. You have no security at all when you are squatting. Court proceedings to get you out of the property can be taken against you at any time and without warning. Special, speeding procedures exist by which the property's owner can get legal authority to evict you. While you are protected against being thrown out violently by law, the owner can repossess the property simply by issuing proceedings against the person named or unnamed, they don't even need to know your name. If you don't leave within 24 hours of the landlord getting an interim possession order, then you are guilty of a criminal offence. Squatting, then, is not to be recommended.

Buying a Home

Getting Started

Before you can seriously consider this, you will need savings to put a deposit down on a house which can now be as much as 20%. You need a steady and long term income in order to apply for a mortgage. Remember you also have to pay for surveys and legal costs which can be expensive. As a rough guide, the maximum mortgage you will be able to get will be 3 times your salary. Check what you can afford to pay out for a mortgage (normally a monthly payment) and do not always borrow to the maximum amount you can. When you borrow the money to buy a house, changes in interest rates mean that your monthly repayments could well go up in the future. You will need to furnish the house yourself.

Low Cost Home Ownership/Affordable Housing

In Eden a number of affordable housing schemes are developed each year. Properties are typically offered for sale at a discount. Other schemes may offered shared equity where you own a proportion of the property and the remaining share is owned by a housing association. Information on low cost home ownership schemes is available on the Council's web-site www.eden.gov.uk. The government's new Help to Buy Scheme is administered by Riverside and the number is contained in the Directory. The scheme assists first time buyer who may not have the large deposit now required. This scheme cannot be used in conjunction with other low cost home ownership schemes.

More than just a mortgage to pay

If you are considering buying a home, you should think carefully about the implications of home ownership. You will be responsible for all repairs and maintenance. Housing benefit is not available to home owners. Even if you become unemployed you will not be able to get any assistance from the Government with your mortgage for the first nine months that you have no

job. Neither will you get any help at all if you stay in work but your income falls. As well as your mortgage you will have to pay buildings insurance and to be safe, mortgage payment protection insurance to cover your mortgage repayments if you lose your job. Be careful of those policies, they are full of small print that allow insurers to wriggle out of paying anything if you lose your job or if your job is temporary. Check first and shop around for the best terms and conditions, not necessarily the best price for the policy.

It's All Yours

It's not all gloom though. Once you have paid the mortgage your home is all yours. Even before then you can do, within reason, what you want with it. You won't have to ask a landlord's permission and you can stay for as long as you can pay the mortgage. This means you will not have to move every few months! If all goes well, you will be building up an asset to help you move to a better home later on, or thinking well ahead, retire earlier.

You can take in a lodger to help pay the bills, but be very careful who you take in. References and personal knowledge are essential. It is wise to check with your mortgage lender first to see if you are allowed to do this. Remember it's your home so your rules are what count.

You can find houses for sale in estate agents and also from private developers, some of whom offer 'no deposit' deals for first time buyers. Houses can be cheap in certain areas such as Barrow, Carlisle, Whitehaven and Workington but a lot more expensive in the Lake District and Eden.

The Big Decision

Buying a home is a big decision. It is the biggest thing most people will ever buy, but it is what everyone seems to want to do. Even so, think about it carefully. You may not be able to move easily if you get a job somewhere else. You can't just walk away from a mortgage. So think and choose carefully before you take the plunge.

Living in a Mobile Home

This can be very insecure and costly; some caravan site owners can charge a fortune for electricity supply. You may have limited security, especially once the holiday season starts.

Houseboat

This sounds like great fun, but not when the boat leaks, be it from the top or bottom. Buying and maintaining a boat to live in is expensive. You may also have problems finding a mooring. Anchoring out in the middle of the Solway or Morecambe Bay is not a realistic option, no matter how nice it looks on a summer morning. Keep boats for fun.

Moving In

Filling your home

If you are thinking of moving into unfurnished accommodation, the following list suggests items you are likely to need to set up home:

You Will Need	
Bed and bedding	
Cooker	
Curtains/blinds	
Emergency equipment – torch, candles, matches, screwdriver	
Floor covering	
Fridge	
Kettle	
Knives, forks, spoons, plates and mugs	
Iron and ironing board	
Light bulbs and shades	
Pots and pans	
Tables and chairs/sofa	
Towels	
TV/Radio	
Wardrobe and/or chest of drawers	

If you are moving into a furnished property you will still need bedding, towels and a TV/radio.

Finding Furniture and Other Useful Things

If you decide that you would prefer to take on an unfurnished property, you will have to find furniture from somewhere. Most people only start off with a few bits and pieces and build up over time. Here are some suggestions:-

Look for second hand furniture – charity shops, voluntary agencies, Impact Furniture Scheme (see the Directory)

Ask family and friends if they have anything they do not need

Do not buy new furniture or order anything on credit unless absolutely sure you know what you are doing

Do not accept stolen goods

Do not wire up electrical goods yourself unless you are sure you know what you are doing

Do not accept a soiled mattress or faulty electrical goods

Be careful with second hand electrical goods

Moving your furniture and other stuff into your home

Moving stuff around can be a problem. Ask friends and family who have a car or better still someone who has a van. By asking around you can usually find someone to move stuff for the cost of petrol and a couple of pints.

Keep in touch

Some people you may need to contact when you move home:

Contact	
Any firm or shop with which you have an account with or which has your address	
Any training scheme	
Benefits agency	
Job Centre Plus	
Council Tax	
Doctor/Dentist/Optician	
DVLA at Swansea if you have a driving licence, motorbike or car – if not you could incur a huge fine	
Gas/electricity companies	
Inland revenue	
Mail order companies	
School/College	
Social Worker	
Support agencies with which you are involved	
The Courts	

Your bank and/or building society	
Your employer	

Important... Gas, Electricity and Water

It is very important to take a gas and electricity meter reading when you move in and to let the gas/electricity company know what this is. If you do not, you could end up paying the previous tenant's or owners last bill as well as your own. It is also important to find out where the stopcock is – this turns the main water supply to the house on and off. Also make sure you find out how the heating system works and that you know how to turn it on and off.

Keeping Your Home

If you rent your home

Both you and your landlord have rights and responsibilities. These are listed in the tenancy agreement and it is important that you understand them. Some of the main ones which apply regardless of where you live or who your landlord is – are listed below:-

Your Responsibilities

- ✓ Pay the rent on time
- ✓ Keep the house and garden clean and tidy
- ✓ Put the rubbish out as required
- ✓ Keep your visitors under control
- ✓ Behave reasonably at all times
- ✓ Get on with your neighbours
- ✓ Keep the noise down
- ✓ Prevent illegal activities – including using drugs in your home. Avoid dangerous activities
- ✓ As permission to keep a pet if you rent your home; if you do have a pet keep it under control especially if you share a garden or other common area
- ✓ Let the landlord know about damage or repairs required
- ✓ Answer letters from your landlord
- ✓ Ask for help if you ever need it from the local Council, Shelter and Citizen's Advice Bureau – the numbers are in the back of this booklet

Landlord's Responsibilities

- ✓ To allow you to remain in the house as long as you keep to the rules of the tenancy agreement
- ✓ Keep premises in a wind and watertight condition
- ✓ Keep the drains, gutters and external pipes in good condition
- ✓ Keep in good condition installations for the supply of water, gas, electricity, sanitation and water heating
- ✓ Paint from time to time external doors, windows, gutters and pipes
- ✓ Carry out necessary repairs, e.g. blocked toilet, sink or bath, toilet which will not flush, burst pipe or cistern, unsafe electrical socket or fitting, loss of gas or electricity supply

Keeping up to date with rent

You may be able to get housing benefit to help you pay your rent. Before you take on a tenancy and claim housing benefit, you can ask the Council for a pre-tenancy determination if you rent privately. This will give you the rent figure which will be used to work out your housing benefit. However, the pre-tenancy determination does not guarantee that you will get housing benefit or tell you the amount you will get. You should remember that your housing benefit can be reduced for a number of reasons.

Examples include the rent being charged being above normal market rents and the property being too big for your needs. If you are single and under 35 years old, housing benefit will only cover rent up to the cost of shared accommodation in the private rented sector. If you rent from a housing association ask your local housing officer for a housing benefits application form.

A couple of other things to remember

Housing benefit cannot be backdated. That means your Council will only pay benefit from the day it receives your form, so do not delay sending your form in if you want help with your rent. The other thing to remember is to always tell your Council about any changes in your personal circumstances, e.g. if you get a new job or if your wages change, your partner moves in with you, if you take in a lodger or a friend moves in with you.

If you stop paying the rent or your Housing Benefit is stopped and arrears build up, your landlord can get a court order to evict you from your home. In most cases the courts cannot refuse to grant the landlord's eviction order, so you should make sure your rent is kept up to date at all times. As soon as you run into a problem paying your rent get help straight away from your Council or Citizen's Advice Bureau.

Altering or Decorating your Rented Home

In a rented property, you must obtain permission from the landlord or letting agent before you decorate or make an alteration to the property in any way. Even if you think what you want to do to the property will make it look much better, the landlord may not.

In a housing association home you can generally decorate the inside as you wish but must still ask permission or make any alteration to the building – such as changing the kitchen units or knocking doorways between rooms.

Harassment

There are two laws to protect you from harassment. This includes racial abuse, threats of violence from neighbours or a partner – or even grief from a landlord. Do not hesitate to call the Police if you need to. The Council can also provide advice or prosecute a bad private landlord who harasses you.

If you feel that you are being unfairly treated or not getting repairs attended to as required you can contact your Council, the Citizen's Advice Bureau or Shelter. All the numbers are in the useful contact section.

If you buy your home

One thing to remember – pay your mortgage and keep insurances up to date. That is all you have to do to keep your home. If you are unable to pay your mortgage for any reason it is best to contact your mortgage company sooner rather than later. You can also seek advice from the Council's Housing Options Service. In certain circumstances you may qualify for help under the Government's mortgage rescue scheme. To find out more speak to the Housing Options service.

Settling in to your new home

Visitors

It can be lonely at first so try to keep in touch with people who can offer you support such as family and friends, social workers, support workers etc. But do not forget it is your home – so while it is good to have people round you need to make sure that they treat your home with respect. Here are some suggestions:-

- ✓ Try to tidy up for people coming round – it will show that you care for your home and you want them to respect it too
- ✓ Find out when the last bus is so you do not have unwanted overnight guests
- ✓ Think about your neighbours – especially if your friends have cars or motorbikes or if you like to play loud music
- ✓ Encourage your visitors to leave at a reasonable time
- ✓ Let neighbours know if you are having a party
- ✓ Try not to let friends move in or take over
- ✓ Try not to allow drugs into your home

If you cause too much noise, allow drugs into your house, the police could become involved and you may lose your home. It is your home not a place for your friends to hang out all of the time. Beware of your friends bringing along people who you do not know or are not sure of.

Suggestions for stretching the £££ in your pocket

Try sales, second hand clothes shops, charity shops, car boot sales and jumble sales for clothes, books, CDs and household goods. The library lends books for free, and for a small payment lends DVD, CDs and household goods. Buying new items on credit or by mail order catalogues can be expensive – paying them back can cost a fortune and could lead you into debt, so think about how you will pay them back before you buy. The last thing you want is a debt collector banging on your door.

Keeping warm can be a problem if you are short of cash. Fan heaters and electric bar fires are seriously expensive to run. Try looking for plug in oil filled radiators or halogen heaters if you have the choice. A way of keeping the heating costs down is to have it on as little as possible and when it is on use a low setting. Try wearing an extra jumper instead of turning up the heating. If there are rooms you are not using try not to heat them, and when you go out make sure the heating is turned off unless it is freezing cold. A good way of keeping heat in is to put draught excluders around the doors and windows – do not try to heat the rest of Cumbria! Baths use up a lot of water, so try using a shower instead if you have one.

Walking will save you money on bus and taxi fares. Getting a telephone line installed is expensive so think about whether you need one and can afford it. Even if you only use the phone for incoming calls, you will still have to pay a service charge. If you need a phone you can buy them cheaply from phone shops – this could be cheaper than renting from a phone company. If you buy a mobile phone get people to ring you or you may run up a huge bill. Find out when you can make cheap calls. You could buy a pay as you go phone, check with suppliers for the best deals.

Shopping and cooking for one can be expensive. Takeaways are expensive and after a while can get boring. Try to plan your meals a few days at a time. If you know what you want to cook and then buy what you need, you probably will not end up throwing food out. If you have leftovers you could use them the next day or freeze them.

Food from the late night corner shop or petrol station is usually expensive. Look out for cheap local shops and do not forget the large discount stores. Supermarkets own brand stuff and economy lines can offer big savings and are just as good as the big name brands.

Try to make sure you never run out of the basics – bread, butter/margarine, tea, coffee, juice and milk. That way you can always at least have a hot drink and a slice of toast.

Money problems

If you find it difficult to pay your bills, do not just ignore them. Talk to someone such as the Citizen's Advice Bureau about it. They can help you talk to the people you owe money to and work out ways of paying it off. Most companies understand about money problems, but they can only help if you let them know the problems.

Moving out

Leaving a rented home – when YOU want to go

If you decide to give up your tenancy, perhaps to move in with someone, decide to live somewhere else, or move back with your family, there are some things you must do to leave properly:

DO

- ✓ Tell your landlord four weeks in advance in writing – they will advise you on how to leave the property properly.
- ✓ Leave the house clean and tidy
- ✓ Finish repairs or decoration you have started
- ✓ Take a reading of gas and electric meters
- ✓ Tell the gas and electric companies you are leaving and pay the bills
- ✓ Tell the benefits agency, housing benefits, catalogue companies etc that you are leaving. Give them your new address.
- ✓ Hand your keys back to the housing association, letting agent or landlord telling them you are leaving and where you are going

Don't

- ✓ Leave your tenancy without telling your landlord
- ✓ Do not give your keys to friends to use the house
- ✓ Do not post your keys through the letterbox of the Housing Association, letting agent or landlord
- ✓ Do not leave without making sure your rent and bills are up to date
- ✓ If you abandon your tenancy, leave the place in a mess or leave with arrears, this will seriously affect your chance of getting similar accommodation in the future. Leave properly and make sure you have somewhere safe to go.

Getting your deposit back

If you paid a deposit before you moved into the property you need to remember to ask for it back. Normally the landlord will inspect the property for any damage and check the items on the inventory are still there. The landlord may deduct money if he/she feels there has been damage to the property or items are missing. You will not normally get the deposit back until you have left the property. If you have problems getting your deposit back please contact an advice agency.

Moving home if you own your home

- ✓ If you want to sell and move to another home always contact a solicitor to get a price for the legal costs involved in selling your house.
- ✓ Contact your lender and tell them what your intentions are.
- ✓ Make sure you know what the estate agent is going to charge for selling your home.
- ✓ Do not abandon your home – even if you are behind with the mortgage. The debt will continue to grow until the house is sold by the lender – and they will chase you for any arrears not covered in the sale price. If you do fall behind contact your lender to check out any insurance policies you may have to negotiate deferred payments or to consider selling and moving to a cheaper place.

Under 18

Under 16

Technically you are not allowed to leave home before you are 16, but if living at home is unbearable you can get help. Social Services have a duty to help you, so give them a call. You should also contact Child line for some moral support; the number is in the Directory section at the end.

Leaving Care

If you are leaving care, you must approach your social worker who will be able to work out a pathways plan for you. This will tell you what support you are going to get when you leave care.

Support

There are a number of options if you need a bit of support to help you become independent and manage a home on your own:

Eden Rural Foyer offers accommodation for young people from the age of 16+ who are in education/training or work. This is for a maximum of 2 years but helps young people get on their feet and prepares them for independent living. You can contact Cumbria County Council's Central Access Point if you are interested in being referred into the scheme using the number in the Directory.

Floating Support – Cumbria County Council may be able to refer you to a floating support provider who will help you to live independently.

Supported Housing – there are a number of supported housing schemes for people with learning difficulties, mental health and for people who may be homeless. A referral can be made to the Central Access Point at Cumbria County Council who will then refer into the most appropriate service.

Homeless?

What to do if you find yourself out on the street

The Council has a legal duty to help and assist homeless people. If you are homeless you must contact Eden Housing Association and ask for a Housing Options Adviser. At the very least they will be able to give you housing advice. To find out where to go check out the Directory at the end.

Do not delay in getting in touch so that you can be offered the right support to help in your situation.

The Directory

Young People			
Agency	Telephone	Address	Notes
CADAS (Cumbria Alcohol and Drugs Advisory Service)	01228 544140	Head Office: 17A West Tower, Carlisle, CA3 8QT	CADAS offers counseling to young people 11 – 25 years who have problems with their drink or drug use.
University of Cumbria	01228 616234	Head Office, Fusehill Street, Carlisle CA1 2HH	Courses and student accommodation
Childline	0800 1111	Freepost 1111 London N1	Childline provide advice information and support to children, teenagers and young adults about a variety of issues
Centre 47 (CASS)	Carlisle 01288 633651	47 Nelson Street Carlisle CA3 5NE	CASS provides support & training to young people age 16-25 Opening Hours Mon-Thurs 8.30 –

			4.30pm Friday 80.30 – 4.00pm-
Carlisle Night Stop	01228 595566	42A Warwick Road Carlisle CA2 5NE	Carlisle Night Stop provides young people (up to the age of 25) with a bed for the night. Accommodation will be With a family. You will be given an evening meal and breakfast.
Children's information Service		Children's Services 3 Alfred Street North Carlisle CA11 1PX	Children's Services can offer a wide range of support and services for children and families
Eden Foyer (Impact Housing Association)			Accommodation for 16 – 25 year olds who are engaged in education, employment and training
Key Information Centre Community Project Carlisle	01228 595566 www.communityprojectcarlile.org.uk	42a Warwick Road Carlisle Ca11 1DN	Aimed at young people aged 16-25 addressing housing, homelessness and welfare related

			issues. Drop in open Monday – Friday 1pm-4pm
Support – emotional, drug/alcohol services, learning difficulties, mental health, domestic violence			
CALM (Campaign Against Living Miserably)	0800 585858 (7 days a week 5 pm to 12 am) or log on to www.thecalmzone.net . You can also call the Samaritans on 0845 7909090		Helpline and campaign to tackle depression. CALM also provide advice and information. They can put you in touch with the local agencies for longer term support and help with a wide range of issues.
Croftlands Trust	01228 592325 Also visit web site at www.croftlands.org 01768 868559	Logic House, Allenbrook Road, Rosehill, Carlisle, CA1 2UT	Croftlands provides a range of services for people with severe and enduring mental health problems. To qualify, you need to be referred by social services or by

			a community psychiatric nurse.
Inspira			Support Service for Drug & Alcohol issues in young people
Frank	0800 77 66 00 http://www.talktofrank.com/contact-frank		Free confidential impartial drugs advice
Let Go Project (Impact Housing Association)	01229 582386	47 Nelson Street, Carlisle CA2 5NE	Let Go offers support and in some cases accommodation for men and women experiencing domestic violence.
Turning Point	01229 583362	Bakery Court, 1-7 Lower Brook Street, Ulverston LA12 7FG	Turning Point provides drug/alcohol rehab for people aged 18 years and over. You can contact them directly but will need to have a financial assessment with Social Services before you can be admitted.
Cumbria County Council Supporting	01228 221548	Supporting People Team, Adult & Local Services,	For all supported housing schemes and

<p>People Central Access Point</p>		<p>Cumbria County Council, 4th Floor, Civic Centre, Rickergate, Carlisle CA3 8QG</p>	<p>floating support referrals can be made to the Central Access Point.</p>
<p>The Site</p>	<p>www.thesite.org</p>		<p>For all young people (16-24) across the UK. It offers free, confidential answers to your questions within three working days (that's Mondays-Fridays 9:30am-5:30pm.) They are currently answering queries to do with general health, drink and drugs, housing, your legal rights, mental and emotional Health, money, relationships, and sexual health. The service is all based online, you can submit a question at any time</p>

			<p>through their ask a question form and when it's been answered you can come back and pick it up. It's as simple as that.</p>
Youthnet	www.youthnet.org		<p>is a web-based charity dedicated to providing frank and unbiased information to enable young people to make informed decisions.</p>
There4me	www.there4me.com		<p>For 12-16 year olds who are worried about something and need some advice. They can help with loads of issues like abuse, bullying, exams, drugs and self harm.</p>

Youth2Youth	Tel: 020 8896 3675. www.youth2youth.co.uk		A unique helpline service for 11-19 year olds. It is run by young people for young people. You can chat on-line, send an e-mail or ring them and they will call you back.
Housing and Benefits Advice			
Eden District Council Housing Options Service	01768 212131 24 hrs No?	Town Hall, Penrith CA11 7QF Eden Housing Association, Blain House	The Housing Options Service provide advice and assistance to anyone experiencing homelessness or people who are at risk of losing their homes
Citizen's Advice Bureau (CAB)	Penrith 01768 863564 Alston	Open Mon – Tues, Thursday 10.am – 3.30pm Open Monday 12.15pm – 03.15.pm only	Offering free and impartial advice on a range of issues including housing advice.

	Appleby	Open 1.00pm – 4.00pm Tuesdays only	
Shelter	Community Legal Advice Helpline 0845 3454345 Free National Helpline 0808 8004444	E-mail info@shelter.org.uk	Shelter provide free independent advice on all aspects of housing
Eden District Council Benefits and Council Tax Reduction Scheme	01768 212131 www.eden.gov.uk	E-mail benefits@eden.gov.uk	The web-site contains a benefits calculator that helps you calculate how much housing and council tax benefit you may be entitled to.
Education/Training			
Jobcentre Plus	01768 242800 0845 6043719	Friargate Penrith	The Jobcentre provide help and advice on current training and careers
University of Cumbria	As above	As above	As above
Housing			
Deposit Guarantee Scheme (DIGS)	01900 873220	The Tangier Building, Greggs Lane, Whitehaven CA28 7UH	Provide deposit guarantees and in some cases rent in

			advance to assist applicants in securing a private rented property
Cumbria Choice	For enquiries contact South Lakes Housing below	To register go to www.cumbriachoice.org.uk	Most housing association properties are advertised through the Countywide Choice Based Lettings System.
Eden Housing Association	01768 861400	Blain House, Bridge Lane, Penrith, CA11 8QU	Properties to rent throughout Eden. They also manager properties for Lowther, Mite &
Home Group	See Web site www.homegroup.org.uk		Properties to rent in Eden
Impact Housing Association	03448736290	Nook Street, Workington, CA14 4EH	Properties including supported accommodation to rent in Eden.
Two Castles Housing Association	01539 733319	3 Angel Yard, 21-23 Highgate, Kendal	Properties to rent throughout Eden
Riverside	www.riversidehomeownership.org.uk 0845 1128800	Riverside Home Ownership Units 1 & 3 Meridian Business Village Hansby Drive	Runs the 'Help to Buy' scheme across Cumbria

		Liverpool L24 9LG	
Eden District Council	01768 212 www.eden.gov.uk	Mansion House Penith CA11 7	For information on affordable home ownership log onto the web-site or contact the Housing Team
Emergency Accommodation			
London Road Hostel	01228 625280	67-69 London Road Carlisle CA1 2LE	London Road Hostel provides emergency accommodation for females and families. They offer support and advice on a range of issues including finding a more permanent
John Street Hostel	01228 817079 Office Hours 01288 625264 (24 hours)	1 John Street Shaddonagte Carlisle CA2 5TR	John Street Hostel; provides temporary accommodation for single men. They offer support and advice on a range of issues including finding a more permanent place to live.
Other Help			

Salvation Army Penrith	01768 86732	1 Hunters Lane Penrith CA11 7UY	The Salvation Army can help with support advice, information and furniture
Impact Furniture Service Penrith	Tel: 01768 210555 Email: graemel@impacthousing.org.uk	Unit 1 Sainsons Yard Myers Lane Penrith Cumbria CA11 9DP	Sell good quality second hand furniture at low prices Opening Times: Mon-Wed 9am-5pm Thursday 9am 7pm Friday – 9am -4.30pm
Cumbria Law Centre	01228 515129	8 Spencer Street Carlisle CA11 1BG	Offers free advice on housing debt