Preparing to leave home

Leaving home is a great step towards independence but lack of preparation can make it stressful and expensive. Plan carefully and be realistic about what you can afford to avoid potential problems.

Work out what you can afford
- Moving out can be a shock to your finances, especially at first. Things that you’re likely to have to pay up front when you find a place include:
  - one month’s rent in advance (it may be possible to get a budgeting loan to pay this)
  - one month’s rent as a deposit (there may be bond schemes in your area that can help)
  - any furniture or appliances that aren’t provided by your landlord
  - bedding, towels, cutlery, dishes, cleaning equipment, pots and pans
  - moving costs (ie if you hire a van)
- Next, work out what you’ll have to pay for each month, including:
  - rent and bills (gas, electric, council tax, phone, water rates, TV license)
  - food and transport
  - socialising and entertainment
- Visit www.entitledto.co.uk to check which benefits you might be entitled to
- Make a contingency plan - think about where you could go or what you might do if you ran out of money
- Remember that most people underestimate how much things will cost and if you don’t earn enough to cover all of your costs then you are likely to have problems.

Think about where you’d like to live
- If there’s an area you’re considering, visit it first, to suss it out.
- Try and find out what the average rent is and work out whether you can really afford it.
- Does it feel safe? Would you feel comfortable walking around on your own?
- What kind of work is available in the area?
- What’s the public transport like – is it easy to get around without a car?
- Check out the nearby shops, entertainment and facilities.

Decide who you want to live with
It’s usually cheaper to share a place than to live on your own, but housemates can sometimes turn into a nightmare. Make sure you choose who you share with carefully and agree some things in advance:
- Whose name will be on the tenancy agreement? If yours isn’t, or you live in the same building as your landlord, you won’t have many rights.
- Will you have separate agreements or a joint agreement? This will also affect your rights.
- Will there be any house rules – eg about washing up, cleaning, parties, or people staying over?
- Exactly how much rent will each person pay, and what happens if one of you leaves?

Understand your rights and responsibilities
Be honest with yourself about whether you are really ready for all the new responsibilities you’d have in your own place. Don’t forget:
- paying the rent, deposit and bills
- doing the washing, cooking, and cleaning
- sticking to your tenancy agreement
- dealing with the landlord
- looking after the property and making sure your friends don’t trash the place!

Try to identify places where you could go for help, in case you ever need it.
This might include:
- Shelter’s helpline – 0808 800 4444 – for help with any housing problem
- The council’s tenancy relations officer if your landlord is harassing you or tries to evict you without following the correct procedure
- The council’s homeless persons unit if you are threatened with eviction
- National Debtline – 0808 808 4000 – if you are struggling with debts.