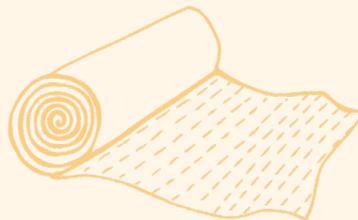
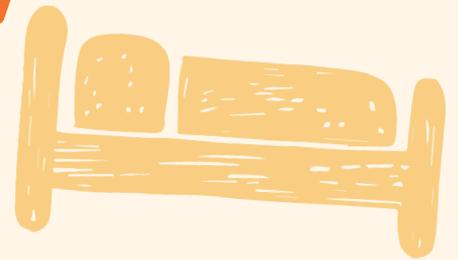
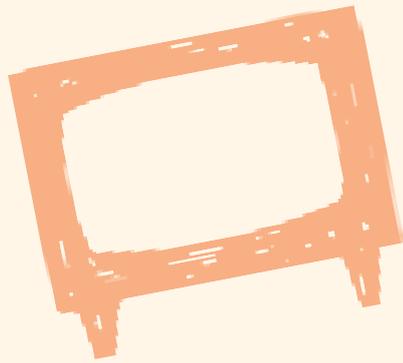




Stockport Homes Group Furnished Tenancy Case Study



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INTRODUCTION

End Furniture Poverty

End Furniture Poverty is the campaigning and social research arm of FRC Group, a group of social businesses and registered charities based in Liverpool and with sites across the UK.

We have over 30 years of experience in providing furniture, both new and preloved, to people living in Furniture Poverty.

Reducing and ultimately eradicating Furniture Poverty has always been at the heart of everything that we do which was why in 2015, we decided to launch End Furniture Poverty, our campaign to raise awareness of Furniture Poverty, research potential solutions to Furniture Poverty, and to work with partners to ensure that everyone has access to the essential furniture and goods that they need to lead a secure life.

What is Furniture Poverty?

Furniture poverty hides behind too many front doors. It often goes unnoticed, and has received less attention within the political and charity spheres than food poverty or homelessness.

Furniture poverty is a chronic problem, not an acute one. If someone is lacking one or more of the essential furniture items, providing them with that item will not solve all of their problems; their issues are likely to be more entrenched and complex. This is why an examination of furniture poverty must also consider the wider issue of poverty. End Furniture Poverty conducts research to help us better understand furniture

poverty and have produced a list of essential items which we all need to achieve an adequate standard of living.

No Place Like Home

In January 2021 End Furniture Poverty produced No Place Like Home, a research report examining furniture provision in social housing.

Our report showed that only 2% of social rented properties are let as furnished or partly furnished (i.e. floor coverings/curtains) in comparison to 29% of private rented properties.

The report also showed that poverty and material deprivation amongst social housing tenants continues to rise and the Covid pandemic will have driven this much higher. Tenants rely on a failing patchwork of support to find furniture and the lack of essential furniture items has a profound impact on their mental and physical health, social and financial wellbeing.

One of our pledges in the report was to work with existing furnished tenancies providers to produce case studies and to share their experience and expertise to help other social landlords to develop their own schemes.

We would like to thank Stockport Homes Group, and particularly Melanie Selby, for their invaluable support and the time generously provided to help us to produce this case study.

STOCKPORT HOMES GROUP

Stockport Homes Group

Stockport Homes Group is an ALMO operating in the North West of England with 11,500 properties.

They are the managing agent for Stockport Council who still own the majority of the stock and who pay Stockport Housing Group a yearly management fee. Their properties are a mixture of secure tenancies, assured tenancies, starter tenancies, and introductory tenancies.

Stockport Homes Group provide 565 furnished tenancies and the main driver for these has always been to support tenants to sustain a tenancy.

ELIGIBILITY CRITERIA

Only Stockport Homes Group, (SHG), tenants are eligible for a furnished tenancy and it must be a secure or introductory tenancy to ensure that the service charge can cover the cost of the furniture package without the overall rent hitting the benefit cap. Tenants cannot be in high rent arrears, which is anything over £500, and tenants can move from another SHG property into a furnished tenancy.

Melanie Selby, SHG Furnished Tenancy Officer, explains: "If a furnished tenancy is set up midway through a tenancy, this is usually because a tenant has been referred into the process by a support worker and the tenancy is failing.

"If a tenant has been in a property for a year for example and has not been able to afford any flooring, they can be set up with a flooring-only package.

Every application from existing tenants is reviewed on a case by case basis but basically the furnished tenancy scheme is not there to replace items, it is aimed at tenants who have not been able to access items in the first place."

At every property viewing, the voids officer will establish whether the prospective tenant may need a furnished tenancy. Furnished tenancies are not offered to every tenant, they are based on need only due to funding limitations.

Other referrals may come from SHG's temporary accommodation team or the tenancy ready team. In the majority of cases, the tenant is someone who has been vulnerable, is under 25, a care leaver, or in temporary accommodation.

If the tenant is interested in a furnished tenancy, their details are passed onto the Furnished Tenancy officer who will carefully explain how a furnished tenancy works and is very clear that the tenant is not 'paying off' the cost of the furniture.

They work hard to ensure the tenant understands that they will never own the furniture, in line with the DWP service charge regulations.

The Furnished Tenancies (FT) team use an online referral form and all the referrers across SHG complete details on the tenant's income and expenditure, as well as checking that they don't have access to any other income that could help them to obtain furniture.

The FT team will then check each form and if the tenant needs several items of furniture or white goods, they will be offered a furnished tenancy. If they only need one or two items, they will be directed to SHG furniture recycling team to obtain items that way instead.

As of August 2020, there were 90% of furnished tenancy tenants at SHG were using either Housing Benefit or the Housing Element in Universal Credit to pay their rent – the remaining 10% were paying for their furniture package through their own income.

If the tenant wants to proceed with a furnished tenancy, they are emailed a document explaining how it works, (see Appendix A) and the furnished tenancy agreement, (see Appendix B).

ASSET MANAGEMENT

Once a SHG property becomes a furnished tenancy, it usually remains as one. When it becomes empty, it is advertised as a furnished tenancy so those who bid for it, know they have bid for a partially or fully furnished tenancy.

If the furniture items used by the previous tenant are in a good condition, they remain in the property to be used as part of the next furnished tenancy.

If the property is not a furnished tenancy and furniture items have been left behind, they are cleared out with any reusable items going to SHG's furniture recycling scheme.

Once SHG has recovered the capital cost of each furniture item, if a new tenant is working then they may have a conversation with the tenant about amending their furniture package.

Melanie said: "We don't offer just one model of furnished tenancy. Even if someone has been in temporary accommodation, they may have a cooker or a sofa back in mum's garage so we try to make sure that they are happy to move into a furnished tenancy.

"We don't want an FT to be something they hate and think will be a burden so we make sure it offers what we, and they, need without losing money."

There is flexibility within these processes. If someone views one of SHG's furnished tenancies, usually Melanie will attend to find out what the new tenant may want in their furniture package.

If it is a new property that isn't currently a furnished tenancy, and the prospective tenant is interested in a furniture package, Melanie is notified and will contact the tenant to talk them through the scheme.

"I make it very clear that they aren't paying the items off, they won't ever own them, and I also send them a document which explains it all in writing. (See Appendix A)

"It is a big undertaking so they do need to go away and think about it, speak to friends and family and think whether they do have any other options to get hold of furniture or white goods.

"I explain it in its bluntest terms – they will be subject to a yearly visit by me to check on the items, they will have items in their home that they don't own and they will have to look after them. I give them all the information and then it is up to them to come back to say if they want to go ahead."

ASSET MANAGEMENT

SHG do reuse furnished tenancy furniture items if they are in good condition but items are not moved between properties.

Any items which are looking worn, provided the capital costs have been recouped, will be offered to SHG's furniture recycling programme and a new product will be purchased to replace the item in the furniture package.

If it is a new furnished tenancy or if items are being replaced in a package, the delivery takes place as soon as the tenant moves into the property, not before, to avoid delaying void turnaround deadlines.

Melanie said: "We never know what trades might be working in the property or when, and although occasionally I've tried to get carpets cleaned or refits done before the tenant moves in, most of the time it has to be done when the tenant has signed up and moved in.

"It's not ideal, putting new carpets in when the family has moved in but our supplier liaises directly with the tenant to make all of the arrangements and they call me if there are any issues."

SERVICE CHARGE

Any RSL creating a new furnished tenancy scheme should always talk with the local benefits office at the earliest opportunity to ensure that the cost of any proposed furniture element of the service charge is acceptable.

Stockport Council originally created this furnished tenancy scheme before it was managed by SHG, and SHG has a strong working relationship with the housing benefit team. They have not encountered any issues with the DWP and Universal Credit.

After managing the furnished tenancies scheme for over 15 years, SHG has now taken full responsibility for scheme, they run it and fund it out of their own budgets.

Changes to the benefits system in recent years means that they always have to be mindful of each tenant's circumstances when setting up a new furnished tenancy.

"There is always a risk of hitting the benefit cap, particularly if a family has children, which means if you do put an additional service charge on their rent, they won't get it covered.

"You do need to have an awareness of the benefits system, or a team who really understands it so you can refer any questions to them. We have a money advice team so if there are any affordability concerns, I always check with them.

"If I have a referral for a new furnished tenancy and the tenant is on UC, I will send it over to them, or to our customer finance team to ask if they have any concerns," Melanie explained.

SHG supports tenants in making a housing benefit or Universal Credit claim and Melanie sends all new FT tenants a welcome letter with step-by-step instructions explaining what they need to do to make their claim. (See Appendix 3 & Appendix 4)

If the tenant has a support worker, they also receive a copy. SHG's Money Advice Team are also available to talk through the process over the phone if necessary although when SHG's offices are open outside of lockdowns, the tenant can come in and log into their benefits journal with staff support to make any necessary entries for a claim.

FURNITURE OPTIONS

Furniture Packages

SHG tailors their furnished tenancy furniture package to suit the needs of each tenant but ensure that they require enough items to justify a furnished tenancy.

“Some tenants may have items already so we wouldn’t set up a furnished tenancy if they just needed a cooker for example, it normally has to be a substantial package. We’re using public funds through the benefits system in most cases to pay for these so we need to justify why there is a reasonable need.

“We tend to focus on the essential furniture items such as cookers, washing machines, fridge freezers, beds, and flooring. We do offer some storage, such as wardrobes and chests of drawers but we try to steer people towards secondhand storage. We do offer sofas but again we often steer people towards secondhand sofas.

“We don’t offer tumble dryers, microwaves, window coverings, or kitchen starter packs, and there is an onus on people to get some things for themselves so items like crockery and cutlery, they could use charity shops.”

Furniture Provider

SHG has one local supplier for all of their furniture items, FRC, and a separate local supplier for their carpets and floor coverings. Using a single supplier for all the furniture and white goods means there is a single point of contact and all the deliveries to a property can easily be carried out on the same day.

Another benefit for SHG is that ordering, invoicing, and customer service is much simpler with one supplier.

Melanie also said: “If anything does go wrong with any of the items, the tenant rings us. If the item is still in warranty, we send it back and liaise with FRC to arrange a replacement and they liaise directly with the tenant to book in the collection and delivery of the new item.

We have stringent Key Performance Indicators to ensure that the supplier calls or texts the tenant on the day before any delivery and another text is sent to the tenant on the day of delivery so the amount of contact is quite controlled.”

STAFFING

There is a team leader at SHG who oversees the FT scheme as well as the furniture recycling scheme, and they are also responsible for wider customer engagement.

The day-to-day operations are managed by Melanie as the furnished tenancies officer, and there is also an administration assistant, both of which are full-time posts.

Melanie says her primary role is to bring in new business, and to deal with tenants and referrals. She also audits every property once a year to check the furniture package, something which is time consuming and during lockdowns has been done remotely.

Other tasks include dealing with enquiries, ensuring that the supplier KPIs are met, and generally monitoring the service.

Melanie added: "I also do void management so when a furnished tenancy property becomes empty, I get the keys and visit the property to check on the condition of the furniture. I also attend viewings and work on the service charge preparation."

The admin assistant deals with the invoicing, raising and processing orders, completes customer service and social value surveys with tenants, deals with any repairs, and liaises with the supplier.

SHG's furniture recycling scheme also has two full-time members of staff, as well as an apprentice and some volunteers.

REPAIRS & REPLACEMENTS

When a fault is reported with a furniture item, SHG report it to the supplier who will liaise with the manufacturer if the item is still within warranty.

There is often a misconception that furniture items are regularly damaged, either accidentally or deliberately however Melanie says this doesn't happen very often, saying: "Incidents like this are very few and far between but if it does happen, I normally look at whether it is willful neglect.

"If it is, the tenant is recharged for the item. If items are missing when a tenant moves again, again they are recharged however I would usually pick up if there are going to be any issues when I carry out my yearly visit.

"I look at the make-up of the family as well as there could be other issues like domestic violence or a child with autism, or there could be social services involvement.

"It's going back to our ethos that we don't want a furnished tenancy to be a burden, it is there to help them. I always try to be open minded and look at the bigger picture of what's going on in that property. Did they not care about the furniture or are there reasons for any damage?"

SHG review all furniture packages every three years to see if any items have sufficient wear and tear to require a replacement but there are no automatic

renewals.

Every year Melanie visits properties to check on items however during the lockdowns, these audits have been carried out over the phone.

Given the number of furnished tenancies that SHG now manages, this change to remote audits could become permanent although this is still under review.

As part of the tenancy agreement, tenants are advised to have home contents insurance however this is not mandatory and SHG do not insure the items themselves.

ENDING A FURNISHED TENANCY

When a tenant moves out of a furnished property, the furniture items are checked by Melanie and if they are in a good condition, they remain in the property for the next tenant.

Melanie said: "I have regular meetings with our voids team and we have markers on our housing management system that flags up any furnished tenancies.

"I also get a weekly report to say whether any of our FT tenants have submitted their four weeks notice to end their tenancy. You do have to keep your eye on it all – I liaise with the area voids team, with the void officers and the void teams doing the work.

"As soon as the keys come in after a tenant moves out, we get notified and I try and visit within 24 hours to look at the furniture package.

"In an ideal world, I'd visit before the tenant leaves so I can spot any necessary recharges, but that's not possible a lot of the time as tenants can be quite elusive when they're about to move out and sometimes they've already moved out when they submit their tenancy termination notice."

Although the voids team have a copy of the furniture inventory for each FT property so they know what items are part of an SHG furniture package and should be left in place, each property needs to be individually assessed by Melanie.

If on inspection the furniture is deemed unsuitable for reuse in a furnished tenancy, Melanie notifies the furniture recycling team if there are any items that they could use so they can arrange collection, and everything else is cleared by the voids team.

The SHG furniture team, including both FTs and recycling, are acquiring their own premises so they can begin to store furniture that may need minor repairs to reduce waste from both a cost and environmental perspective.

Melanie said: "At the moment if I have a cooker that's just out of warranty and it breaks, it's just not cost effective to get it repaired so we buy a new cooker. When we have bigger premises, we can take it back and use it for parts.

"We want to do more recycling and start using more recycled goods in our furnished tenancies."

CHANGING TENANT CIRCUMSTANCES

For many tenants who would otherwise move into a property with nothing, a furnished tenancy is an ideal solution.

Around 10% of SHG furnished tenancy tenants are in work and pay the cost of the furniture package themselves. For the rest, who are on benefits, the furniture package is paid through the service charge element of both housing benefit and UC.

End Furniture Poverty's report examining the provision of furnished tenancies in social housing looked at whether furnished tenancies could be a 'poverty trap' for some people, forcing them to stay on benefits as a move into employment could leave them struggling to pay their rent if it included furniture costs.

The research demonstrated that this is not the case provided there is enough flexibility embedded within an FT scheme. Of course, any flexibility needs to work for both the tenant and the social housing provider to ensure that the scheme is sustainable.

SHG begin by ensuring that every tenant is fully aware of what they signing up for so they understand whether a furnished tenancy is right for them.

"We have a long conversation with people at the very beginning of the process.

"Some people may say they want everything available and while tenants can take a full package of furniture and white goods, as well as carpets, that could cost them £22 a week so we make sure that they understand if they do go into work, they will have to cover those costs themselves," says Melanie.

"We try and make a dual offer to tenants with some items provided by our recycling team and the rest included in a furnished tenancy furniture package.

"Then it will depend at what point their circumstances change and how old the furniture package is when it comes to looking at any flexibility such as ending a furnished tenancy entirely, or removing some of the items to reduce the cost."

SHG assess each situation on a case by case basis and work hard to ensure that a furnished tenancy is not a barrier to someone entering employment.

DWP regulations mean that furniture paid for through a service charge must remain the property of the landlord and can never be 'gifted' to the tenant and therefore owned by them.

However SHG works with the tenant to explore cost effective ways to ensure the tenant can afford the rent and keep the items they need in the property.

TENANTS, FINANCE & MEASUREMENT

Melanie explained: “We are becoming more flexible with discussions with people when they move into work.

“If someone wants to end a furnished tenancy but remain in the property, provided the capital costs have been recovered, we will take the furniture items back and end it.

“We can reduce the package, again provided the capital costs have been recovered, by removing some items and therefore reducing the service charge, but we would never remove the cost of a cooker or a washing machine from the service charge and leave the items in the property.

“We try and ensure that people understand that a furnished tenancy isn’t a temporary fix – we couldn’t run it that way.”

One exception to this is carpets as they cannot be reused and are more expensive to remove. If a furnished tenancy ends with furniture and white goods removed but the tenant remains, the carpets are usually left in the property unless there is a specific request to remove them.

However if the tenant is on a carpets-only furnished tenancy package and wants to end that furnished tenancy, then they will be removed.

Finance

SHG’s furnished tenancy was originally created by Stockport Council and then managed by SHG as an ALMO.

SHG would send a monthly invoice to Stockport Council to cover the staffing costs and the invoices from FRC and the carpet supplier.

However over the past two years, SHG has taken control of the scheme and all of the running costs now have to come out of the surplus from the scheme.

Measuring and Monitoring

SHG complete a customer service questionnaire with all customers that covers the KPIs that exist on both supplier contracts for furniture/white goods and carpets.

They have added a social value questionnaire in the past year and they plan to look in more detail at the measuring and monitoring of the scheme to see if further additional measurement is required.

The current feedback shows that tenants really do appreciate and value the scheme.

ADDITIONAL TENANT SUPPORT

As well as the furnished tenancy scheme, SHG also run their furniture recycling scheme which supports tenants with essential furniture items.

Tenants are also offered advice on using Stockport Credit Union to access affordable finance, and also signposted to grants if required. SHG's Housing Support Team help tenants with grant applications too.

Across SHG there are departments who are dedicated to supporting tenants with issues around employment, money advice, and energy advice, as well as food pantries providing affordable food.

Melanie said: "We also have an 'Eyes Wide Open' policy which for me means that if I'm going to see a tenant, I look at the information that they're providing or any other things that might be going on in the property to see if they need any additional support.

"I'm always mindful of things that may be said, or unsaid."

APPENDIX ONE

Letter explaining furnished tenancies sent to prospective tenants

You may have moved into a current part furnished tenancy or we have received a referral for you because you may need help with getting carpets, white goods (cooker, fridge etc) and furniture etc for your new property.

Stockport Homes Furnished Tenancy Scheme can help people who have been homeless and don't have any items to set up home in a new tenancy. It helps new tenants to keep the tenancy and avoids the need to borrow money from door step lenders, loan sharks etc.

The service can provide you with new carpets, cooker, fridge freezer, washing machine, bed, bedroom furniture and other items for your new property. You do not get to own the items. They belong to Stockport Homes and you can use them whilst you are in the property.

You pay for the items by paying an extra service charge on top of your rent. This weekly charge may be covered by relevant benefits e.g. Housing Benefit or the Housing Element in your Universal Credit. If you go into work then you will have to pay this cost yourself on top of your rent.

Every three years, we will look at the items and we can consider replacing them if they are in a poor state due to wear and tear. You cannot give back any items you decide you don't want any more. You have to keep them for your whole tenancy.

The white goods come with a two-year warranty and will be connected ready for you to use. The supplier is a company called FRC. They will contact you direct to arrange a delivery date.

The carpets are supplied by Phil Ryan Flooring based in Stockport. They will contact you direct to arrange to come to your home and measure up. You will be able to pick your own colour carpet and then they will arrange a fitting date. Please note we do not provide underlay.

If you have any further questions do not hesitate to either call us on 0161 218 1091 or email furnished.tenancies@stockporthomes.org

Regards,

The Furniture Team Stockport Homes

APPENDIX TWO

Stockport Homes Group Sample Furnished Tenancy Agreement



STOCKPORT
METROPOLITAN BOROUGH COUNCIL

Furnished Tenancy Agreement

Supplement to the standard Stockport Homes tenancy terms and conditions for:

Name	
Address	
Telephone	

1. Your tenancy of the premises is, and will remain a Furnished Tenancy.
2. The above property is furnished with items of furniture and white goods, as per attached, signed inventory. **The Furniture/white goods will at all times remain the property of Stockport Homes.**
3. As the tenant you are responsible for undertaking repairs to any items of damaged furniture which you, your friends and relatives or any other person living in or visiting the property, deliberately or otherwise negligently cause. In the case of damage deliberately or otherwise negligently caused rendering the items of furniture beyond repair you will be responsible for the replacement value of that item of furniture.
4. Any damage occasioned to the furniture should be reported to the Furnished Tenancy Officer immediately. Any repairs to be undertaken that do not fall in paragraph 3 above, will be the responsibility of Stockport Homes.
5. **You must not sell, rent or remove from the property any of the furniture. To do so will result in court proceedings being brought against you, which may result in you being evicted from the property referred to in paragraph 1 above.** Costs of formal proceedings will be recoverable against you. Your actions will also constitute a criminal offence, which if prosecuted, may result in a criminal conviction against you and the imposition of a financial penalty and/or other sentence.
6. You must clean and take reasonable care of the furniture and not use items of furniture for any purpose, other than which it was designed.
7. **When you vacate the property the furniture/goods as listed in the inventory shall remain in the property in a clean and undamaged condition.** Any damage caused to items of furniture upon vacating the property, will result in court proceedings being brought against you
8. You are responsible for insuring the contents of your home, which must include the items of furniture/goods as listed in your inventory. Stockport Homes has an insurance scheme available to Council tenants, information is available from your local area Housing Office and the Furnished Tenancy Officer. Please note that Stockport Homes will not accept any responsibility for loss or damage occasioned to your personal possessions.

APPENDIX TWO

9. You must allow our employees and contractors to enter the Property at reasonable times to inspect or carry out repair to the furniture/goods. The furniture and white goods will be inspected at regular intervals and by appointment.
10. I/We understand that the service charge added to the rent includes the furniture/goods as listed in the inventory. If I/We are in receipt of full Housing Benefit this charge may be paid by Housing Benefit. Should I/We become employed or my/our Circumstances change, I/We must notify Housing Benefit so that your entitlement can be re-calculated
11. Stockport Homes has the right to increase or decrease these charges. I/We understand that I/We shall be given 28 days written notice of any changes.

Consent to Disclosure of Information

I **hereby** give my permission for the Disclosure of Personal Information, to Staff employed by Stockport Homes, concerning Medical, DWP Benefits, Housing and all other **personal** information relating to myself, which maybe held by all other Agencies.

I hereby give my permission for personal information relating to my medical, social, housing, financial situation to be shared by the Furnished Tenancy Officer with other services / providers in the course of my furnished tenancy:

Are there any specific service(s) / people that you do not wish to share your personal information with?

YES/NO If Yes **please specify (1)**.....
please specify(2).....

Please accept this Document as proof of Consent to Disclosure of Information as stated above. This information will be used to assist us in providing Support and Assistance to the above named person, and will be treated in line with our Confidentially Policy.

I/We confirm I/We have read and understand the terms of the Tenancy Agreement.

I/We accept and agree to be bound by the above terms.

I/We understand that in the event of a Breach to the above terms of this Agreement that I/We will face Court proceedings and/or criminal prosecution.

Signature.....(Tenant) Date.....

Signature.....(Tenant) Date.....

Signed on behalf of Stockport Homes:

I confirm I have explained the terms of the furnished Tenancy Agreement to the above tenant/tenants.

Name: (Furnished Tenancy Officer) Date:

Signed.....

APPENDIX THREE

Welcome Letter to New Tenants on Universal Credit

WELCOME TO YOUR NEW FURNISHED TENANCY

PLEASE DO THIS ASAP OTHERWISE YOUR BENEFIT WILL NOT BE AMENDED

I have now added the weekly furniture charge onto your rent account, the weekly charge for your rent is £68.58 plus eligible service charges (Furnished Tenancy £3.41 Concierge £6.73, Caretaking £2.20, Grounds Maintenance £1.18, Communal Electric £3.84, TV aerial £0.29) as from 01.07.2020. This does not include water £10.66 which is not covered.

We would like to welcome you to your new home in Stockport and give you some useful information about your Furnished Tenancy.

The furniture is rented from Stockport Homes, as a condition of your tenancy. The furniture will always remain the property of the Stockport Homes, who are responsible for maintenance and repairs. When you signed for your tenancy you will have been asked to sign an inventory form. This confirms that you have received all the items, that they are in good condition, and the furniture remains in the property at the end of your tenancy.

If you are on Universal Credit please update your journal immediately with this information, otherwise your housing element will not increase. Please see information below on how to do this, if you are still claiming Housing Benefit you do not need to do anything.

You are responsible for caring for the furniture. Please let us know if any items need repairing or replacing. Any loss or unreasonable damage will be charged for.

If your furniture, carpets, or white goods need repair, please inform the Furnished Tenancy Service 0161 218 1091, who will arrange for a contractor to visit you. All new white goods will be under a guarantee for the first 12 months.

All the furniture is uniquely identifiable and has been supplied to Stockport Homes' own specifications with 2 types of marking. The security markings are invisible and are coded for each individual tenancy. If any person is caught buying or selling this furniture Stockport Homes will seek a prosecution by the Police.

You are advised to take out your own home contents insurance; this will cover your personal possessions and also your liability for the furniture. Information about Stockport Homes' low cost Insurance is provided by your Housing Officer or the Furnished Tenancy Officer.

The Furnished Tenancy Officer will visit you annually by appointment to carry out inspection of your furniture, for the duration of your tenancy.

APPENDIX THREE

Updating your Universal Credit Journal

Make sure you have updated your online claim with details of your new rent charges to include your Furnished Tenancy charge as your payments may be wrong if you don't do this.

You will need to tell the DWP that your rent has changed. Check your journal regularly as the DWP should prompt you to do this and we have provided a step-by-step guide to help you here. You will need to log into your online Universal Credit account, if you are on a joint Universal Credit claim the lead/main claimant will need to report the change online.

Once you have logged into your claim you will need to follow these steps:

Step 1: Select the 'HOME' option at the top left hand side of the page, then choose the option to 'Report a Change'.

Step 2: Scroll down and click on the 'Where you live and what it costs' option.

Step 3: You will then be asked a series of questions which you will need to respond to in order to move to the next step. These include:

- What has changed? Select 'something else'
- When did this change happen? Input 01/07/2020
- Do you have Housing Costs? Select 'Yes'
- Where do you live now? Select the first option in the list which starts 'I rent from a council.'
- Confirm your property address

Step 4: The next few questions are really important and the amounts you will need for this can be found at the beginning of this letter.

If you're unsure of the amounts to include contact Furnished Tenancy Team on 0161 218 1091 and we will be able to provide you with the details over the phone.

The next part of this step will ask you to confirm Stockport Homes as your landlord so please input 0161 217 6016 as the contact telephone number and rents@stockporthomes.org as the email address when prompted.

Step 5: Once you have submitted the change check your journal to make sure the record of this is showing. Your journal can be accessed by selecting the option on the top right hand side of the home page.

If you need support with this come to Cornerstone between 2pm and 4pm Monday to Friday and someone will assist you.

If you have any questions please do not hesitate to call us on 0161 218 1091.

Regards,
Melanie Selby
Furnished Tenancy Officer

APPENDIX FOUR

Welcome Letter to New Tenants not on Universal Credit

WELCOME TO YOUR NEW HOME!

We would like to welcome you to your new home in Stockport and give you some useful information about your Furnished Tenancy.

The furniture is rented from Stockport Homes, as a condition of your tenancy. The furniture will always remain the property of the Stockport Homes, who are responsible for maintenance and repairs.

When you signed for your tenancy you will have been asked to sign an inventory form. This confirms that you have received all the items, that they are in good condition, and the furniture remains in the property at the end of your tenancy.

The weekly charge for your furniture is £7.49/week as from 03.06.2019.

If you are still in receipt of Housing Benefit you do not need to do anything, we have informed them of the change. If you are paying your rent and service charges yourself please check that your direct debit payments reflect this change.

You are responsible for caring for the furniture. Please let us know if any items need repairing or replacing. Any loss or unreasonable damage will be charged for.

If your furniture, carpets, or white goods need repair, please inform the Furnished Tenancy Team on 0161 218 1091, who will arrange for a contractor to visit you. All new white goods will be under a guarantee for the first 12 months.

All the furniture is uniquely identifiable and has been supplied to Stockport Homes' own specifications with 2 types of marking. The identification marks are visible but will not damage the furniture. The security markings are invisible and are coded for each individual tenancy. If any person is caught buying or selling this furniture Stockport Homes will seek a prosecution by the Police.

You are advised to take out your own home contents insurance; this will cover your personal possessions and also your liability for the furniture. Information about Stockport Homes' low cost Insurance is provided by your Housing Officer or the Furnished Tenancy Officer.

The Furnished Tenancy Officer will visit you annually by appointment to carry out inspection of your furniture, for the duration of your tenancy. If you have any questions please do not hesitate to call us on 0161 218 1091.

Regards,

Melanie Selby
Furnished Tenancy Officer