



03

Housing rights and options

For parents living apart

© Crown copyright 2008

This leaflet is only a guide and does not cover every circumstance. It should not be taken as giving legal advice. We have done our best to make sure the leaflet is correct as of May 2009. However, it is not comprehensive and it may become inaccurate over time, for example because of changes to the law. Your position may depend on your particular circumstances and you should seek independent specialist advice before making financial decisions based on the leaflet. A list of specialist organisations that may be able to offer detailed advice is given at the end.

EMA-CL0003

Contents

About this leaflet	02
How the Child Maintenance Options service can help you	03–04
If you own your home	05–06
If you rent your home	07–08
If you share the use of your home	09
Staying in or leaving the family home	10–11
If you want the other parent to leave	12
If you think you may become homeless	13–16
Housing and domestic violence	17–18
What are your housing options?	19–21
Financial support you may be entitled to	22–27
Example budget	28–30
Useful organisations to contact	31–35
How to order our other leaflets	36

About this leaflet

This leaflet gives you impartial information about your options and rights as a parent.

Who the leaflet is for

The leaflet is for you if you are the parent of a child and you are separated from the other parent. It will help you if:

- you are responsible for the main day-to-day care of your child, or
- you are living apart from your child and you are not the main day-to-day carer.

Guardians, relatives and anyone concerned about a child or family living apart may also find the leaflet useful.

How the leaflet can help you

The leaflet tells you about:

- housing rights and options for parents living apart or separating
- where you can get extra help if you become homeless
- what help you can get with your housing costs
- where you can get more information and advice.

How the Child Maintenance Options service can help you

At Child Maintenance Options, we're here to help with questions like these:

- What are my options for child maintenance?
- How do I know what's right for me and my child?
- Where can I go for help?

Our service is run by the Child Maintenance and Enforcement Commission, a new child maintenance body set up in July 2008.

We provide unbiased information and support to help parents make informed choices about all the child maintenance options available. We offer a different service from the CSA, which is just one option for getting child maintenance from the other parent.

We're here to help you decide which option is best for you.

What will you do if I contact you?

Parents who live apart often need to deal with difficult practical things like money, childcare while they are at work, and feelings of stress and anger. We're not experts in these areas, but we can give you information and put you in touch with specialist organisations that can help. For example:

- **we can** talk you through the options for putting in place a child maintenance arrangement, if you don't already have one
- **we can** help you check if your existing child maintenance arrangement is the right one for you and your child
- **we can** offer practical information on subjects linked to child maintenance, such as housing, work and money.

Get in touch

You can contact our freephone* information line on **0800 988 0988** and speak to someone today. We are open 8am to 8pm Monday to Friday and 9am to 4pm Saturday.

Our helpline staff are specially trained to provide unbiased information and support on child maintenance. Our service is available to any parent in England, Wales and Scotland.

If you are a guardian, relative or friend, or if you have a professional interest in finding out more about child maintenance, we may also be able to help you.

* Calls to 0800 numbers are free from BT landlines but you may have to pay if you use another phone company or a mobile phone, or if you are calling from abroad.



If you own your home and you separate from the other parent, there may be arrangements you need to make about your property.

If you own your home jointly with the other parent

If you have separated from the other parent, both of you may have the right to return to the property at any time (unless there is a court order against this). For example, if you are living away from your property, you may need to return to collect your belongings.

You may need to reach an agreement about who stays in the family home. A mediator can often help, but if you can't agree you should get legal advice about what your options are and whether you can ask a court to decide on your behalf.

If you are thinking about leaving the home, you should consider the following before making a decision:

- If you have the right to stay but the other parent has stopped you entering the home, perhaps by changing the locks, you can apply to the court for an Occupation Order (in England and Wales) or Exclusion Order (in Scotland).
- If you rent somewhere, or stay with family or friends, you will not be classed as homeless and this could mean you will not qualify for council accommodation.
- If you are asked to leave your home, the local council has to consider whether it can help you.

If you want legal help, contact the Community Legal Advice Helpline on **0845 345 4345**.

If you decide to sell your home and both your names are on the title deeds, the proceeds (money from the sale) will need to be shared between you. Deciding how the money is shared can be complicated and difficult. You can ask the court to decide on your behalf, but this is a complex area of the law, and resolving disputes in court can be hard and costly. Before going to court, get professional advice that takes into account your circumstances.

If only one parent owns the home

If you live in England or Wales and you are married (or civil partners), and only one parent's name is on the title deeds of the property, you both usually have the right to continue living there until divorce, judicial separation or the dissolving of a civil partnership. But these rights can be changed by court order, so don't rely on this in all circumstances and speak to a solicitor or housing specialist if you are unclear about your rights.

Scotland has 'occupancy rights', allowing the parent who does not own the home to stay in or return to the property. They can also live there for up to 2 years after you stop living together as a couple, unless a court order prevents this. The house can't be sold while both parents are living there, unless both agree to the sale or one parent gets a court order.

If you are not married to each other or you are not in a civil partnership with each other

If you have helped pay for the home, the other parent may not be able to sell it or prevent you living in it without a court order. **But you must get specialist legal advice** and will need to give as much evidence as possible to support your case. If you have not helped pay for the home you may not be able to stay, even if you are the parent with the main day-to-day care of the child. Contact a housing adviser to find out your rights and discuss your options.

If you rent your home

Separating parents who are renting their home need to know their rights and options.

If the tenancy is in joint names

If you have separated from the other parent, you both have a right to live there or at least collect your belongings, unless a court order stops you doing so. If getting access is difficult, a court can help enforce your right. If either of you has a Restraining Order or something similar against you, you may not be able to go into the home.

If both parents were liable for the rent and one of you leaves, then the person still living in the home must pay it.

However, if it is impossible for you both to live in the rented family home, or you can't agree who will stay, then a court may have to decide. Get legal advice either way.

If the tenancy is in only one name

If you think the other parent may give notice to quit, which could end your tenancy, get legal or housing advice now.

If you are the parent with day-to-day care of your child and your private landlord, housing association or local council won't put the tenancy in your name only, get specialist advice to see if a court could award you the tenancy.

Shelter **0808 800 4444** provides free, independent advice. Citizens Advice Bureau have a specialist housing adviser (check your phone book) or visit **www.citizensadvice.org.uk**

Contact the Community Legal Advice Helpline on **0845 345 4345** for more information.

If you are married or in a civil partnership

In England or Wales, you both have the right to stay in or return to the property, and a court could enforce this. If the other parent leaves without giving up the tenancy:

- you are liable for the rent
- you may be entitled to Housing Benefit
- a court could award you the tenancy once you divorce, or dissolve your civil partnership.

In Scotland, the legal status of your relationship has priority over your rights as tenants. Your occupancy rights give you the right to stay in or return to the property for up to 2 years after you stopped living together as a couple. But always check with a specialist to find out your rights.

Contact the Law Society of Scotland on **0131 226 7411** and discuss getting a solicitor.

If you are not married to each other or you are not in a civil partnership with each other
If the tenancy is not in your name and the other parent gives you 'reasonable notice' to leave, you have no legal right to stay in the property even if you are the parent with the main day-to-day care. But if a court decides that you should be allowed to stay, then an Occupation Order will give you the right to do so. Get specialist legal advice if you want to stay.

If you share the use of your home

Some parents continue living together after their relationship ends. To live separate lives in the same home you will need to divide the home between you or share the space another way.

Mediation may help you agree how to live together in the same home. This is where a trained independent person (mediator) helps you reach agreement. If it doesn't help, getting legal advice may be your only option.

Call the Community Legal Advice Helpline on **0845 345 4345** for information about how to find a solicitor in your area and whether you can get help with the costs.

To find a local mediator who may help you and the other parent reach an agreement after separation, you can contact the National Family Mediation Helpline on **0845 602 6627** or Relationships Scotland at **www.relationships-scotland.org.uk**

Staying in or leaving the family home

If you are thinking about staying in or leaving the family home, and you want to be the parent with day-to-day care of the child, take legal advice before moving anywhere without the child. An extended separation may affect any future court decision about the child's long-term living arrangements.

Keeping up rent or mortgage payments

If you have separated from the other parent and your expenses are likely to increase, ask yourself if you can continue paying the rent or mortgage. If you are not sure, work out a quick budget – there's an example budget at the back.

Things to bear in mind when making a budget if you decide to keep the family home:

- You may qualify for extra benefits and tax credits for your child's living expenses; see the information on different types of financial support you may be entitled to at the back.
- You may qualify for maintenance for yourself if you are married to the other parent and they can afford to pay it. Get legal advice before making any formal agreement with the other parent.

Sharing a house is not a long-term solution and sooner or later you and the other parent will have to decide what should happen to the house. If you can't agree between you, then a court can do it for you.

Call the Community Legal Advice Helpline on **0845 345 4345** or the Law Society of Scotland on **0131 226 7411**.

Will living apart affect my benefits and tax credits?

Yes, it will. If you and the other parent don't live together or have 'separate households', you must both make your own, separate claims for benefits or tax credits (or both). Having separate households means that you do everyday things separately, for example preparing or eating meals.

Usually, if you are the parent with the main day-to-day care, you will claim your benefits or tax credits (or both) as a lone parent, and the other parent will make their own claim as a single adult.

If you sell your home and are left with more than £16,000, this may affect your entitlement to some benefits. However, if you are using the money to buy another home, the money can be ignored for benefit entitlement purposes for 6 months. See our leaflet, *Money and finance*, for more information.

If you want the other parent to leave

It's much better for everyone, including your child, if you can agree on who stays in the family home. You may be able to get help towards the cost of mediation and legal advice if you and the other parent can't agree.

If you need protection from the other parent's abuse, you can get a court order to exclude them from the home (prevent them having access to it). This applies whether you own the home or not. However, a court order will not last forever and in the end you will need to sort out ownership of the home.

If you are not married to each other and the home is in your sole name, you can apply to the court for an order to exclude the other parent. You can't do this if you are married to each other or civil partners of each other, unless there has been domestic violence against you by the person who is to be excluded.

If you think you may become homeless

If you think there's a risk of you being made homeless, you need to deal with it as soon as possible. The main thing to remember is that you still have choices and rights.

Whether you have to leave your home or not depends on several things, such as:

- whether you are an owner or tenant
- when you moved in
- whether your landlord lives with you.

If you need support or advice, call Shelter on **0808 800 4444** (8am to 8pm, 7 days a week) or contact the Citizens Advice Bureau at **www.citizensadvice.org.uk** or Community Legal Advice on **0845 345 4345**.

Get in contact with a Shelter housing aid centre or citizens advice bureau (CAB). They can help you avoid becoming homeless by:

- explaining your rights to remain in your home
- negotiating on your behalf with your landlord or lender
- helping you apply for benefits to help you pay your rent or mortgage
- negotiating an agreement to pay off arrears
- getting you professional help to resolve a family or domestic dispute
- finding you somewhere else to live.

Temporary and emergency housing

If you are about to become homeless and need temporary accommodation, get advice from any of the housing aid agencies or your local citizens advice bureau. They will tell you what you can apply for, and how to do this.

The first step is usually to call your local council and ask to speak to the homelessness service.

If you need to contact them during the evening or at weekends, the switchboard will give you an emergency number.

If you have nowhere to stay, they should offer you emergency accommodation.

If you need support or advice, call Shelter on **0808 800 4444** (8am to 8pm, 7 days a week) or contact the Citizens Advice Bureau at **www.citizensadvice.org.uk** or Community Legal Advice on **0845 345 4345**.

The local council has to accept an application for help from anyone who appears to be homeless or is likely to become homeless within 28 days.

Local councils have a duty to help the homeless, but they can't provide housing for everyone. They will need to make enquiries to see if you fit into the group of people they must provide housing for. The four stages of this test are:

1. Do you qualify for help?
2. Are you homeless, or threatened with homelessness within 28 days in England and Wales or 2 months in Scotland, according to law?
3. Do you have a priority need?
4. Are you unintentionally homeless?

The local council will also assess whether or not you have a local connection with your area, for example if you have family in the area.

Your local council should start your homelessness application as soon as it knows you are a homeless person. If the council won't let you make an application, ask for written reasons.

A homelessness officer or housing adviser should interview you the same day, or the next working day if you apply after office hours.

At the end of the interview you should know what the local council is going to do next, who is going to contact you and by when.

In England and Wales the local council will then make enquiries to help it decide what legal duty it has to help you. This should be within 33 working days, but this doesn't always happen.

In Scotland, the local council should give you a decision on whether you qualify for permanent accommodation within 28 days. In the meantime they should offer 'suitable' temporary accommodation.

If you are pregnant or a lone parent with a dependent child and the local council thinks you are homeless and qualify for help, it must provide you with short-term accommodation while it decides your longer-term housing options.

If you are an asylum seeker and you are applying or have applied to the Home Office to stay in the country, the National Asylum Support Service will be able to tell you what housing you can and cannot apply for, depending on your status. Call them on **0845 602 1739**.

If you have left your home because of money problems

If this is the reason for you leaving the family home, you will need to show it was not your fault. For example:

- If you have had to leave your home because you couldn't continue paying the mortgage or rent, you need to show that when you got the mortgage or agreed to the tenancy you could afford these costs.
- If you have lost your home because of rent or mortgage arrears, you need to show this happened due to circumstances you could not control, for example, because your relationship ended or you lost your job.
- If you have had to sell your home because of mortgage arrears, you need to show that the property would have been repossessed if you hadn't sold it.

It can be hard to show that you didn't make yourself intentionally homeless, so always get specialist independent advice.

Shelter **0808 800 4444** provide free, independent advice. The Citizens Advice Bureau has specialist housing advisers (check your phone book) or visit **www.citizensadvice.org.uk**

Can my local council offer me somewhere to live?

This mainly depends on whether the accommodation it has available is right for you and your child. It will take into account:

1. what rent you can afford
2. what local accommodation is available
3. whether it's the right size for you and your child
4. where the accommodation is
5. any health issues – would anyone struggle to get upstairs, for example?
6. whether you and your child are at risk of racial harassment.

The local council must give you its decision and reasons in writing.

Can I challenge the decision?

Yes, you can appeal against the local council's decision, within 21 days of receiving the decision letter. The letter should explain how to do this.

If you think the accommodation the council offers you is unsuitable, you can challenge the findings of its review, even if you have accepted the accommodation and moved in.

Get expert advice from an independent specialist adviser before starting your appeal;

Shelter **0808 800 4444** provide free, independent advice. The Citizens Advice Bureau has specialist housing advisers (check your phone book) or visit **www.citizensadvice.org.uk**

You will have a better chance of winning an appeal if you know the rules.

Housing and domestic violence

If you have left your home because of domestic violence from the other parent, then you may have left suddenly, and not been able to prepare for leaving.

You need to know your housing rights and options because it may be dangerous if your abuser knows where you are living now.

1. Help from local councils

If you are fleeing domestic violence, you won't be treated as 'intentionally homeless'. The local council may have to provide you with emergency accommodation.

If you fear violence where you live, ask for help from a different local council.

Social services have a duty to help any child who needs emergency accommodation, and can help the homeless family as a whole.

2. Protect your belongings

If the local council has accepted its duty to house you, it may also make your property more secure or store your belongings for you. It may charge you for this, but you may qualify for help with the cost.

You may also be able to apply for a court order to protect your property or belongings. A housing or legal specialist can help you with this.

3. Help with legal costs

You may be able to get free legal advice and representation and if you are applying for a court order against your partner. His or her income will not be taken into account when assessing whether you qualify for legal help.

If you have a legal problem, contact the Community Legal Advice Helpline on **0845 345 4345**.

If you are a woman experiencing domestic violence, contact the National Domestic Violence Helpline on **0808 200 0247**.

If you are a man experiencing domestic violence, contact the Respect Men's Advice Line on **0808 801 0327**.

More help is also available:

- Your GP could refer you and your child to a local organisation for emotional or psychological support.
- There is a Community Safety Unit at every local police station.
- Your local council may have a duty to provide you with emergency accommodation.
- Social services have a duty to help any child in need of emergency accommodation.
- A court can make an order to keep your abuser away from the home and allowing you to return.

4. Specialist organisations

You can contact the specialist organisations listed here:

- National Domestic Violence Helpline, **0808 200 0247**.
- Wales Domestic Abuse Helpline, **0808 801 0800**.
- Scottish Domestic Abuse Helpline, **0800 027 1234**.
- Respect (help for male victims), **0808 801 0327**.

What are your housing options?

Here we have set out some of your options if you are separating and trying to move out of the family home. There are organisations you can contact and practical steps you can take.

Hostels

Hostel accommodation ranges from dormitories to individual rooms. Some provide self-contained accommodation for pregnant women or parents and their children.

Phone Shelter on **0808 800 4444** or contact Citizens Advice Bureau (check your phone book) or visit **www.citizensadvice.org.uk**

Bed and breakfast hotels

These are often expensive. Don't be misled by the word 'hotel': standards vary, there are usually no cooking facilities and you may not be able to stay there during the day. Check if they accept children and people on benefit.

Local council housing

Some local councils don't own or manage their own housing and use local housing associations instead. Contact your local council to find out how to apply for council housing and other information you may find helpful.

Short-life housing

Short-life co-operatives usually provide temporary housing to single, homeless people. Some accept families with children. Contact Shelter or the housing adviser at your local citizens advice bureau (CAB) for more information.

Some Scottish local councils have a common housing register. This is a joint waiting list for housing from the local council, local housing associations and housing co-ops.

Housing associations

Housing associations usually charge less rent than private-sector landlords and you won't need a deposit. But you will probably pay more than if you were renting from a local council, and there is often a long waiting list.

The National Housing Federation keep lists of housing associations by area. You can contact it on **020 7067 1010**.

Housing co-operatives

These are small housing organisations that are managed co-operatively by their members, who are also tenants or sometimes own the properties. They are an alternative to buying or renting privately, but most of the places are taken by people nominated by the council from its waiting list. Members must contribute towards the day-to-day running of the co-operative.

For more information on how and where to apply, contact the National Federation of Housing Associations on **020 7067 1010**.

Private landlords

Private rented accommodation isn't always of a better standard than other types of rented housing. Although a short-term lease may suit you now, it will give you fewer rights. Your local council's housing service may provide you with a list of lettings agents and good landlords; some 'score' landlords to help you find a good one. They may also provide financial help if you are on a low income, perhaps by paying your rent in advance.

Work out the maximum rent you can afford by completing a budget sheet. A sample budget is at the back.

Buying a home

You may want to buy your own home. Check that you can afford to buy by completing a budget sheet, showing your new income and expenses. What you find out may surprise you.

Low-cost home-ownership schemes

If you can't afford the properties for sale by estate agents, you may be able to buy a home for less than it would cost on the open market. Your local council or housing associations may run a low-cost home-ownership scheme in your area.

The 2 main schemes in England are HomeBuy and shared ownership. In Wales, the HomesWithinReach scheme helps eligible first-time buyers.

In Scotland, Homestake is offered by housing associations to help people on low incomes. Contact your local council for more information.

Places of refuge

This accommodation is mainly for women and children who have suffered domestic violence, threats or abuse and need a short-term, safe place to stay.

Anyone experiencing domestic violence can phone the National Domestic Violence Helpline on **0808 200 0247**.

Financial support you may be entitled to

If you live apart from the other parent, you may be entitled to support towards your housing costs and other types of financial help.

Help with deposits and rent in advance

If you are moving into private accommodation, you will normally have to pay a refundable deposit and some rent in advance.

Your local council's housing department may be able to help with these payments. Your local Housing Aid Centre or citizens advice bureau can put you in touch with any local charities that may be able help.

Help with mortgage interest and other housing costs

If you own a home and qualify for Income Support or income-based Jobseeker's Allowance, then you may be entitled to money to help pay interest on your mortgage and any loans you have taken out to pay for certain repairs and improvements.

Other help

If you are on a low income or on benefits, you may qualify for:

- Community Care Grant
- Budgeting Loan
- Crisis Loan.

Contact the Social Fund at your local Jobcentre Plus office for more information.

You may also qualify for a grant towards home repairs or adaptations. Contact your local council's housing department for more information on repair or improvement grants and disabled facilities grants.

This section is accurate to the best of our knowledge. However, the rules can change and you should contact the relevant organisation for up-to-date details of the benefits you may qualify for.

Name of benefit	Who may qualify	Where to find more information and help
Child Benefit	<p>You may qualify if you are responsible for a child and your child is:</p> <ul style="list-style-type: none"> • under 16, or • 16 or 17, has left relevant education or training and is registered for work, education or training with an approved body (see website for details) or • under 20 and is in relevant education or training. 	<p>HM Revenue & Customs Telephone 0845 302 1400 Textphone 0845 302 1474 8am to 8pm 7 days a week www.hmrc.gov.uk</p>
Working Tax Credit	<p>You may qualify if you are aged 16 or over and:</p> <ul style="list-style-type: none"> • work 16 hours or more a week and you are either (a) responsible for a child or (b) you have a disability or • work 30 hours or more a week and you are aged 25 or over. <p>As part of the Working Tax Credit you may qualify for help towards the costs of registered or approved childcare.</p>	<p>HM Revenue & Customs Telephone 0845 300 3900 Textphone 0845 300 3909 8am to 8pm 7 days a week www.hmrc.gov.uk</p>

Name of benefit	Who may qualify	Where to find more information and help
Child Tax Credit	<p>You may qualify if you are responsible for a child and your child is:</p> <ul style="list-style-type: none"> • under 16, or • 16 or 17, has left relevant education or training and is registered for work, education or training with an approved body (see website for details) or • under 20 and is in relevant education or training. <p>Whether you qualify will depend on your earnings and circumstances.</p>	<p>HM Revenue & Customs Telephone 0845 300 3900 Textphone 0845 300 3909 8am to 8pm 7 days a week www.hmrc.gov.uk</p>
Income Support	<p>If you are a single parent with care of a child, you may qualify for Income Support if your youngest child is under 16. From late 2008 this applies to single parents with a child under 12.</p>	<p>Jobcentre Plus Telephone 0800 055 6688 Textphone 0800 023 4888 8am to 6pm Monday to Friday www.jobcentreplus.gov.uk</p>
Income-based Jobseeker's Allowance	<p>If you are unemployed or working less than 16 hours a week and looking for full-time work.</p>	<p>Jobcentre Plus Telephone 0800 055 6688 Textphone 0800 023 4888 8am to 6pm Monday to Friday www.jobcentreplus.gov.uk</p>

Name of benefit	Who may qualify	Where to find more information and help
Employment and Support Allowance	If you are not working because of ill health or disability (for new customers only from 27 October 2008)	Jobcentre Plus Telephone 0800 055 6688 Textphone 0800 023 4888 8am to 6pm Monday to Friday www.jobcentreplus.gov.uk
Free school meals	You may be eligible if you are claiming Income Support or income-based Jobseeker's Allowance, or <ul style="list-style-type: none"> • your gross annual income is below £14,155, or • you work under 16 hours a week. 	Contact your local education authority
Education Maintenance Allowance (EMA)	<p>In England and Wales, you may qualify if you are aged between 16 and 18 and continue your learning on a course or training, and your annual household income is less than £30,810.</p> <p>In Scotland, there are different conditions. See the EMA Scotland website for details.</p>	<p>EMA Telephone 0808 101 6219 8.30am to 5pm Monday to Friday www.direct.gov.uk/ema (England and Wales) www.ema.direct.gov.uk (Scotland) www.emascotland.com</p>

Name of benefit	Who may qualify	Where to find more information and help
Free prescriptions, dental treatment and eye tests	<p>You may qualify if you:</p> <ul style="list-style-type: none"> • are claiming Income Support or income-based Jobseeker's Allowance, or • are pregnant, or • have given birth in the last 12 months, or • are under 16, or under 19 and in full-time education. 	<p>For free prescriptions, see the form on the back of your prescription.</p> <p>For free dental treatment or eye tests for children, ask at your dentist and opticians.</p>
Housing Benefit	<p>You may qualify if you are:</p> <ul style="list-style-type: none"> • receiving Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance. If so, you will receive the maximum Housing Benefit available (unless there are other non-dependant adults living in your home), or • on a low income and don't have more than £16,000 in savings or other assets (you can get some help towards your rent, even if you are in work). 	<ul style="list-style-type: none"> • See the claim form in your Income Support/Jobseeker's Allowance/Employment and Support Allowance claim pack. Your local council may send you another form to complete. • Contact the benefits department at your local council (the number is in your local phone book).

Name of benefit	Who may qualify	Where to find more information and help
Council Tax Benefit	<p>You may qualify if you are:</p> <ul style="list-style-type: none"> • receiving Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance – if so, you will receive the maximum help available, or • on a low income and don't have more than £16,000 in savings or other assets (you can get some help towards your Council Tax, even if you are in work), or • a single person – you will automatically qualify for a 25% Council Tax discount if you are the only adult in your household. 	<ul style="list-style-type: none"> • There is a claim form in your Income Support/ Jobseeker's Allowance/ Employment and Support Allowance claim pack. Your local council may send you another form to complete. • Contact the benefits department at your local council (the number is in your local phone book).

Example budget

The checklist opposite will help you create a budget to suit your circumstances.

The items in the budget are only examples of common living costs. You may need to add other things that you typically buy.

If you have listed your income as a monthly figure, your outgoings and expenses should also be listed as monthly amounts. If your expenses come to more than your income, you need to think about how to spend less or increase your income (or both).

Income	£
Main wages or salary including overtime (after tax)	
Income Support/Jobseeker's Allowance	
Tax credits	
Child Benefit	
Housing Benefit and Council Tax Benefit	
Other benefits	
Child maintenance	
Interest or other investment income (e.g. from savings or shares)	
Contributions from any adult living with you (e.g. an older child who is working)	
Other	
Total income (A)	
Expenses	
Mortgage (including any endowment policy, second mortgage or secured loan)	
Rent	
Council Tax	
Electricity	
Gas	
Water rates	
Child maintenance	
Phone, mobile, internet	
TV licence	
TV and any other rentals	
Child care (such as child minder, nursery, after-school clubs and holiday schemes)	
Car tax	
Car insurance	
Car MOT	
Car repairs	

Expenses continued	£
Travelling expenses	
Home and contents insurance	
Life insurance	
HP (hire purchase) payments	
Pension payments	
Food	
School meals/meals at work	
Clothing and shoes	
Entertainment – videos, magazines, pub, cinema	
Pharmacist and prescriptions	
Children's pocket money	
Household repairs and decoration	
Birthday presents	
Christmas expenses	
Holidays	
Replacing household appliances	
Dentist	
Other 1	
Other 2	
Other 3	
Total of expenses (B)	
Balance (income (A) less expenses (B))	

Useful organisations to contact

Child maintenance

Child Support Agency
Telephone **08457 133 133**
(8am to 8pm Monday to Friday
and 9am to 5pm Saturday)
Textphone **08457 138 924**
www.csa.gov.uk

Domestic violence and abuse

**National Domestic
Violence Helpline**
Freephone helpline providing
information, help with safety
planning, translation facilities
and access to emergency
refuge accommodation.
Telephone **0808 2000 247**
(freephone 24 hours,
7 days a week)
www.refuge.org.uk and
www.womensaid.org.uk

**Scottish Domestic
Abuse Helpline**
Freephone helpline providing
information, help with safety
planning, translation facilities
and access to emergency
refuge accommodation.
Telephone **0800 027 1234**
(freephone 24 hours,
7 days a week)
www.scottishwomensaid.org.uk

Employment and financial support available

Jobcentre Plus

Telephone 0800 055 6688
(8am to 6pm Monday to Friday)
Textphone **0800 023 4888**
www.jobcentreplus.gov.uk

Jobseeker Direct

Search and apply for jobs by phone.
Telephone **0845 606 0234**
(8am to 6pm Monday to Friday and 9am to 1pm Saturdays)
Textphone **0845 6055 255**
www.jobcentreplus.gov.uk

Connexions

An information service for people aged 13 to 19 (or people with learning difficulties or disabilities aged 25 and under) who are living in England and looking for work.
Telephone **0808 001 3219**
www.connexions.gov.uk

Careers in Scotland

Careers advice for people leaving school, leaving a job, returning to work after a break, wanting to change direction, or keen to do more with their current job.
Telephone **0845 850 2502**
www.careers-scotland.org.uk

HM Revenue & Customs

Information about tax credits and eligibility.
Telephone **0845 300 3900**
(8am to 8pm, 7 days a week)
Textphone **0845 300 3909**
www.taxcredits.inlandrevenue.gov.uk

National Debtline

Specialist advisers offering free confidential advice and support on dealing with personal debt.
Telephone **0808 8084 000**
(Monday to Friday 9am to 9pm, Saturday 9.30am to 1pm; or 24-hour voicemail).
www.nationaldebtline.co.uk

General information

www.direct.gov.uk

Government website with information on topics such as parenting, money, benefits and work entitlements.

Citizens Advice Bureau (CAB)

Provides free information and advice on topics such as law, housing and debt. To find your local CAB, look in the phone book or click on 'Find your local CAB' on the website.
www.citizensadvice.org.uk

NHS Direct (England and Wales)

Provides information and advice about health, illness and health services.

Telephone **0845 4647**
(24 hours, 7 days a week)
www.nhsdirect.nhs.uk

NHS 24 (Scotland)

A health information and self-care advice service.

Telephone **08454 242424**
(24 hours, 7 days a week)
www.nhs24.com

Housing

Shelterline

Provides free advice and information for anyone with a housing problem.

Telephone **0808 800 4444**
(8am to 8pm, 7 days a week)
www.shelter.org.uk

National Housing Federation

Supports and promotes the work of housing associations and campaigns for better housing and neighbourhoods.

Telephone **020 7067 1010**
www.housing.org.uk

Information for parents who live apart

33

Centre for separated families

Provides advice and support to parents and other people experiencing family separation.

Telephone **0845 478 6360**
www.separatedfamilies.org.uk

Families Need Fathers

Provides information for parents and also runs local open support meetings.

Telephone **0870 7607 496**
(Monday to Friday 6pm to 10pm)
www.fnf.org.uk

One Parent Families/ Gingerbread

Information for lone parents on such things as: maintenance, tax credits, benefits, work, education, legal rights, childcare and holidays.

- Lone Parent Helpline
0800 0185 026 (Monday to Friday 9am to 5pm, free on landlines; mobile rates vary)
www.oneparentfamilies.org.uk
- Lone Parent Helpline for Scotland
Telephone **0808 8010 323**
(Monday to Friday 9.30am to 4.30pm, free on landlines; mobile call rates vary but calls from Vodafone, Orange, Virgin and T-Mobile are free)
www.opfs.org.uk

One Parent Families Scotland

A national voluntary organisation, registered as a charity.

Members include lone parents, the organisations who work with them and others who want to help. The helpline and conditions are the same as Lone Parent Helpline (see above).

Telephone **0131 556 3899**

www.opfs.org.uk

Parenting across Scotland

A partnership between adult relationship organisations and children's charities on issues affecting parents and families in Scotland.

Telephone **0131 319 8060**

www.parentingacrossscotland.org

ParentlinePlus

Provides advice and support for anyone in a parenting role, including step-parents and grandparents.

Telephone **0808 800 2222**

(free and confidential: 24 hours, 7 days a week)

www.parentlineplus.org.uk

Parentline Scotland

Provides free and confidential advice and support for anyone in a parenting role, including step-parents and grandparents.

Telephone **0800 800 2222**

(Monday, Wednesday and Friday 9am to 5pm, Tuesday and Thursday 9am to 9pm)

www.children1st.org.uk/parentline

Legal advice

Community Legal Advice (formerly Community Legal Service Direct)

A Government-funded confidential legal service offering free advice to those eligible for legal aid in England and Wales.

Telephone **0845 345 4345**

(Monday to Friday 9am to 6.30pm. Calls from 4p a minute)

www.clsdirect.org.uk

Scottish Legal Aid Board

Can provide funding to people who qualify to get legal advice and 'representation' (where a solicitor puts their case in court).
Telephone **0845 122 8686**.
(7am to 11pm)

www.slab.co.uk

Children and Family Court Advisory and Support Service (Cafcass)

Cafcass works with families referred by the courts in England and Wales. It helps families reach agreement over arrangements for their children. The website has useful information, case studies, advice and contact links.

Telephone **020 7510 7000**

www.cafcass.gov.uk

Resolution

Family lawyers focused on constructive resolution of family disputes.

Telephone **0168 982 0272**

(9am to 5.30pm)

Email: **info@resolution.org.uk**

www.resolution.org.uk

National Family Mediation

A network of local not-for-profit family mediation services in England and Wales which offer help to couples, married or unmarried, who are in the process of separation or divorce.

Telephone **0139 227 1610**

(Monday to Friday 9am to 5pm)

www.nfm.org.uk

Family Mediation Scotland

Helps parents who are separating or divorcing, with making their own arrangements and plans for the future.

www.familymediation-scotland.org.uk

Relationships Scotland

Helps parents who are separating or divorcing with making their own arrangements and plans for the future.

www.relationships-scotland.org.uk

Relate

Offers advice, relationship counselling, mediation and support – face to face, by phone and through the website. There may be charges for this service.

www.relate.org.uk

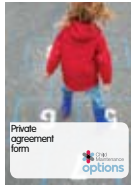
How to order our other leaflets

You can order our free leaflets by phone. The diagram lists them and explains what to ask for when you call.

Help with making choices about child maintenance:



Your child maintenance options



Private agreement form

About the Child Maintenance Options service:



Our complaints process



How we handle your data

Practical information on the issues that you may face when parenting apart:



Your rights and responsibilities



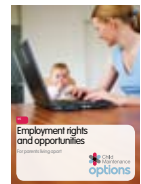
You and your child's wellbeing



Housing rights and options



How to deal with your finances



Managing work and parenting

Providing impartial information and support for both parents to make choices about child maintenance

Contact us

Freephone* **0800 988 0988**

8am–8pm Monday to Friday

9am–4pm Saturday

www.cmoptions.org

This leaflet is also available in other languages, in large print, in Braille and on audio cassette.

You can get these formats by calling us on freephone*

0800 988 0988

Our TextBox and textphone number is **0800 988 9 888**

* Calls to 0800 numbers are free from BT landlines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls to 0845 numbers from BT landlines should cost no more than 4p per minute with a 6p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls to 0870 numbers from BT landlines should cost no more than 8p per minute with a 6p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

