Introduction

Nationally it is estimated that 1.3 million young people slept rough or in an unsafe place in the last twelve months with just under 40,000 young people sleeping rough on any one night. [1]

This research was undertaken by Cambridge Centre for Housing and planning and shows that the number of young people experiencing homelessness or failing to access the housing they need is much higher than official figures suggest. It also highlights the importance of district housing authorities collecting coherent, national data on youth homelessness. This is essential if the true scale of youth homelessness is to be understood so that homeless young people receive the support and safe accommodation they urgently need.

Homelessness amongst young people 16-25 year olds is notoriously difficult to record; current estimates on youth homelessness from the Cambridge Centre for Housing and Planning who undertook research for Centre point and published its findings in July 2015, found that youth homelessness is significantly underestimated believing that it is likely that 83,000 young people had to be accommodated by local authorities or accessed homeless services during 2013 to 2014.

It is evident that there are more gaps in service for homeless young people than was originally thought, particularly for young people aged 18 to 25. There is a culture that as soon as a young person reaches 18 they are more resilient and their ability to 'fend' for themselves is greater than when they were 17.

Despite having many different services available to young people there is no one service that follows a 'pathway' completely or works with the young person through their whole journey of homelessness.

The largest gap is the lack of preventative work, either through education, targeted work, early intervention or advocacy. As long as this situation remains there will always be young people presenting in crisis.

The Homeless Foundation is committed to providing young people with information and support through education, advice, advocacy or accommodation. This Resource Pack is a key pillar in our preventative work programme. It is aimed at educating young people to ensure they understand the risks and the alternatives as well as understanding that homelessness is not a career choice.

Welcome to The Homeless Foundation's 'Sleeping Rough: Myths and Reality'.

Joanne O'Donnell Kieran O'Donnell Victoria Jenkins-Leigh

Trustees

[1] Cambridge Centre for Housing and Planning Research July 2015

How to use this pack

This resource pack was created for teachers, community groups and parents of young people aged from 13 to 16. It is designed to educate young people on the issues around homelessness and create understanding of life on the street.

It contributes towards key stages 3 to 4 (years 8 to 11) and specifically two subjects: Personal, social, health and economic education (PSHE) and Citizenship.

74% OF HOMELESS SERVICE PROVIDERS HAD TO TURN AWAY YOUNG PEOPLE AT SOME POINT IN AUGUST 2014, USUALLY BECAUSE THEY WERE FULL OR THE YOUNG PERSONS' NEEDS WERE TOO HIGH

52% OF PEOPLE PRESENTING AS HOMELESS WERE UNDER 25 YEARS OLD

Each Lesson Plan can be used as a standalone less or as part of a wider project.

Having worked in this sector for many years, the issues addressed are realistic as well as meeting curriculum objectives. They can generate discussion, debate and act as a useful way of encouraging students to contribute more to the lesson. This is an engaging and gritty subject which generates reactions.

With students in year 11 being at greatest risk of homelessness, there has never been a greater need for positive education to ensure young people make informed decisions and known how and where to seek help.

Meeting your Curriculum Objectives

PSHE requires schools to "equip pupils with a sound understanding of risk and with the knowledge and skills necessary to make safe and informed decisions."[1] Young people and homelessness is a growing challenge and therefore this workbooks aims to dispel myths and share realties and concludes with a section on financial education.

Table 1 shows the curriculum objectives for citizenship which are met in this Resource Pack.

Table 1 - Citizenship Curriculum objectives covered in this Resource Pack

Key Stage 3	Key Stage 4
The nature of rules and laws and the justice system, including the role of the police and the operation of courts and tribunals The roles played by public institutions and voluntary groups in society, and the ways in which citizens work together to improve their communities, including opportunities to participate in school-based activities The functions and uses of money, the importance and practice of budgeting, and managing risk.	The legal system in the UK, different sources of law and how the law helps society deal with complex problems Diverse national, regional, religious and ethnic identities in the united kingdom and the need for mutual respect and understanding The different ways in which a citizen can contribute to the improvement of his or her community, to include the opportunity to participate actively in community volunteering, as well as other forms of responsible activity Income and expenditure, credit and debt, insurance, savings and pensions, financial products and services, and how public money is raised and spent.

Additionally this content can be used within other subject areas such as English and drama as well as English and media studies.

[1] https://www.gov.uk/government/publications/personal-social-health-and-economic-educationpshe/personal-social-health-and-economic-pshe-education

Table 2 - English Curriculum objectives covered in this Resource Pack

Key Stage 3	Key Stage 4
Spoken English Pupils should be taught to speak confidently and effectively, including through: • Using Standard English confidently in a range of formal and informal contexts, including classroom discussion • Giving short speeches and presentations, expressing their own ideas and keeping to the point • Participating in formal debates and structured discussions, summarising and/or building on what has been said • Improvising, rehearsing and performing play scripts and poetry in order to generate language and discuss language use and meaning, using role, intonation, tone, volume, mood, silence, stillness and action to add impact.	Spoken English Pupils should be taught to speak confidently, audibly and effectively, including through: • Using Standard English when the context and audience require it • Working effectively in groups of different sizes and taking on required roles, including leading and managing discussions, involving others productively, reviewing and summarising, and contributing to meeting goals/deadlines • Listening to and building on the contributions of others, asking questions to clarify and inform, and challenging courteously when necessary • Planning for different purposes and audiences, including selecting and organising information and ideas effectively and persuasively for formal spoken presentations and debates • Listening and responding in a variety of different contexts, both formal and informal, and evaluating content, viewpoints, evidence and aspects of presentation • Improvising, rehearsing and performing play scripts and poetry in order to generate language and discuss language use and meaning, using role, intonation, tone, volume, mood, silence, stillness and action to add impact.

The content can be adapted as required for the age and size of group. The facts in this document are authentic and can also contribute towards wider understanding of society, outside the classroom.

Programme Overview

This Resource Pack contains sufficient material for a 10 week term. The materials comprise case studies and worksheets.

Each lesson has specific learning objectives as well as student activities. Each lesson can be used as a standalone activity.

Programme Objective

Understand the realities of homelessness, independent living and the importance of planning and preparing before leaving home.

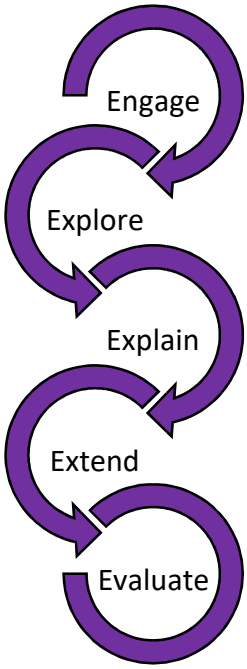
Programme Learning outcomes

To reduce the stigma and dispel myths around Homelessness

To reduce stigma.

To learn about some of the different reasons people leave home.

The work flows through stages to encourage the students to engage in the subject, explore the need to know, explain valuable information and provide opportunities to extend learning and gain further knowledge. Once this is completed, the next stage is to evaluate the knowledge gained and reflect on the causes of homelessness.



The overarching objectives are:

- To understand the realities of homelessness and independent living.
- To understand the importance of planning and preparation before leaving home.
- To gain financial planning knowledge and comprehension through budgeting.

Factsheet: Accommodation Options – Know what's available

There are many different types of accommodation available, and you may find yourself living in more than one of these in the future.

A brief summary of the kinds of accommodation available follows:

Privately Rented Accommodation

The private rented market is extremely competitive. Properties can be found through lettings agents, newspaper adverts, notice boards or even shop windows. Because there are so many properties available, they do vary in terms of size, quality, price and additional services provided.

If you see a place which looks right for you and is within your budget, contact the landlord/agent and make an appointment to see the property. When looking at property, there are some things you need to consider:

- Do the amenities (plumbing, heating and lighting) work?
- Is it furnished?
- Are the bills included in the rent?

If you've decided to rent a property, you will normally have to put down a deposit and pay one month's rent in advance. You receive the deposit back when you move out, as long as there is no damage; otherwise the landlord will keep some or all of the deposit to cover costs.

If you are on benefits or a low income, you may be able to receive a Housing Benefit to help with the rent. When moving into privately rented accommodation the landlord may ask you to provide references. This is to check that you are reliable and are able to afford the rent. The landlord may ask for a letter from your employer confirming your employment. They may also ask for a character reference. This could come from a previous landlord, or if you are renting for the first time.

Housing Associations (HAs)

To access accommodation with a Housing Association you need to join their waiting list.

Some HAs keep their lists separate from council housing lists, and offer a wider variety of accommodation. To find out if there is a Housing Association within your area you can either contact your local authority or go to the Housing Corporation Register to find out more.

Semi-Independent Accommodation

Voluntary organisations usually run semi-independent units. They are used by services as a stepping stone for young people, before they move on to independence. Semi-independent units have staff on-site to support residents. You will have your own room but will be required in most cases to share a bathroom and kitchen. All repairs are carried out by the service provider (the local authority or voluntary organisation).

Lodging Schemes/Supported Lodgings

These are also made available for young people as a stepping-stone to independent living.

If you stay in a placement like this, plans are usually put in place to increase your independence and improve your skills base, by giving you greater responsibility within the home (for example, cooking meals and doing your own laundry).

Emergency Accommodation

This kind of accommodation is used if you are at risk of becoming homeless, and you need somewhere to stay...fast!

One option could be to stay with friends. Make sure you don't overstay your welcome though; it could ruin your friendship!

Other emergency options are hostels and night shelters. Night shelters are usually free, but are very basic, and you can only usually stay for a few nights at a time. Some night shelters only open during the winter months.

In some cases you can turn up at night shelters to see if they have a bed available for the night. To find out if one is in your area contact your local authority. Hostels are usually more comfortable than night shelters. There is the possibility of having your own room, and you can stay longer than a few nights. However, you will have to pay for your night's sleep. You can use your benefit payments to pay for your room, but in some cases that won't be enough. You may have to pay the additional costs through income support or JSA. Be warned though; you cannot just turn up at a hostel and ask for a room or bed. You usually need to be referred there by your local authority or homeless charity.

Nightstops

A Nightstop is a room in a home offered by members of the community. They are only available for young people aged between 16 and 25. As the name suggests, these are usually short-term. To see if there are any in your area, contact your local authority.

Understanding homelessness assembly

This session contains information about reducing the stigma associated with homelessness, understanding why people can become homeless, what the law says about homelessness and where to get help if needed.

1. Myths of homelessness

Using social media show different types of homeless people, who is/isn't homeless, students to raise their hands to agree/disagree (give background information on individuals shown)

Local case study shared with images – Connors story

2. What sort of risks do rough sleepers have?

Show video of assault of homeless man in Worcester.

What are your thoughts now? Was this acceptable due to his housing situation?

Facts and figures - Health and Wellbeing of homeless people

3. Homeless definitions and examples -

PowerPoint of definitions – definitions of homelessness

http://england.shelter.org.uk/get_advice/homelessness/homelessness_-_an_introduction/legal_definition_of_homelessness

'Priority' Need definitions –

http://england.shelter.org.uk/get_advice/homelessness/help_from_the_council_when_homeless/priority_need

4. Getting help and information –

www.HiHomie.org

Case study: Connor's story

Connor was 16 and was caught shoplifting; he had stolen some food from a local shop; the police attended and said they would give Connor a lift home. When asked where he lived he directed the police to a building site where he said he was staying in the portacabins. The police officer let Connor go and said "stay out of trouble".

Two weeks later Connor was caught shoplifting food again, he was taken to the police station where he was charged this time with shoplifting. The arresting officer was really concerned about the state of Connor was in; he was small, dirty, really skinny and smelled. He was also really hungry.

The police officer asked Connor what his home address was and Connor told him he was sleeping under the portacabins on a building site. When the builders came on site each morning he left, leaving his sleeping bag and a rucksack hidden. He said he had some friends who also were sleeping rough, one was called Jez and he had helped him get food if he helped him steal alcohol.

The police were so worried about Connor that they contacted Social Services; The Social Worker who went to see Connor at the police station already knew Connors family and went to see his Mum to explain that Connor was safe and needed to come home. His Mum hadn't told anyone that Connor was not at home, even though she didn't know where he was and said she didn't want him home.

The police and the social worker then had to find somewhere for Connor to live, eventually they got him a place in a foyer for young people aged under 18. Connor will be able to stay at the Foyer until he is old enough to get his own accommodation.

NB – At 16 Connor would not be able to get any benefits without the support of Social Services.

Case study: Nicola's Story

Nicola is the eldest of two girls (21 years old); she does have extended family with an older halfbrother that is her fathers from a previous marriage, this marriage is linked to a large travelling family in Worcestershire. I met Nicola through working with her younger sister on another programme.

Nicola's parents split up when she was a young teenager and her mother subsequently remarried. Nicola struggled in school and was Statemented her diagnosis being she had ADHD, Asperger's Syndrome and Autism. This is what Nicola believes she was diagnosed with.

Her home life was very unsettled and there was significant domestic abuse in her mother's new marriage, Nicola was a victim of abuse from her step-father and at some point Social Services did become involved with the family, Nicola said this gave her some relief.

At 15 Nicola was thrown out of the house by her step-father, Nicola had nowhere to go, so subsequently spent a week sleeping on a car park, with provisions given to her by her friend and younger sister. When asked if she was scared, replied 'not really', she had everything she needed. After a week of sleeping out a member of the public reported seeing her sleeping out and she was taken home.

This situation didn't last long and eventually Nicola became homeless again. She managed to get some support from a Housing Association, who placed her in supported housing in Worcestershire. By this time Nicola's mental health was deteriorating and risky behaviour became a large factor in her life, leading to her becoming evicted from her accommodation with the Housing Association.

Nicola's behaviour was becoming so bad that it led to her being arrested and given a prison sentence.

Whilst in prison Nicola did get some support for her Mental Health issues, she was shocked by the number of young women in prison who had mental health problems and the levels and severity of self-harm she witnessed. Nicola also self-harmed for most of her teenage years, mainly on her upper legs and on occasion her arms, describing her legs as a map of scars. Nicola was prescribed medication whilst in prison and on release from prison an appointment was made for her to see a psychiatrist.

Nicola mentioned she was glad that she could see a psychiatrist, but found that all they wanted to do was give her medication and kept increasing her dose when all she wanted was to talk to someone. Since her release from prison Nicola has not had a secure address, although I believe she gives her mother's or brother's address to her probation worker. Nicola tends to sofa surf quite a bit and on any given day could be in Pershore, Redditch or Birmingham. She has stayed with older men, people who have mental health problems, she has been offered and taken many different drugs, has slept with people she doesn't really know and when necessary has slept on the streets.

Nicola is unable to access many of the hostels in Worcestershire due to her risky behaviour, so continues to sofa surf with anyone who will have her. She has a few personal possessions as they get 'nicked' so it's not worth having them.

Case study: Connor's in trouble

Worcester Division
Worcester Police Station, Castle Street, Worcester. WR13QX
Tel: 01905 331094 Fax: 01905 331012

10th September 2015

Connor xxxxxx
xxxxxxxxxxxx
Worcester
WR14 1RZ
Born 08.07.98

Anti Social Behaviour
This document is being served on you to formalise our position should this matter be taken to Court.

Anti Social Behaviour causing any person Alarm, Harassment or Distress will not be tolerated.

I am concerned to have my attention drawn to reports of your bad behaviour. We have received several reports regarding your nuisance behaviour, in particular in the Hive, Worcester and at Asda Supermarket, Worcester. You have been arrested and brought to the police station at Worcester on more than one occasion because of your behaviour and have been advised by the Police several times.

On Thursday 21st July 2014 at 19.54 hours Police Officers were called to the Hive, Worcester as a report had been received that a male known as Conner was refusing to leave the facility and became verbally abusive to the staff. Officers attended and you were arrested for breach of the peace.

This behaviour is seriously interfering with the quality of life of residents and it must cease immediately.

The Police are not prepared to accept continued anti-social behaviour on your part and this letter is to advise you formally that proceedings for an anti-social behaviour order will be pursued if there is not a dramatic improvement.

It is an arrestable criminal offence to fail to comply with the restrictions in an anti-social behaviour order. The penalty for breaching an Anti-Social Behaviour Order is a fine and up to five years imprisonment.

Acknowledgement of service of document

Connor xxxxxx .....

Parent/Guardian ……

Police Representative ..... Dated

.....

Level 2

We will share information of this document with relevant partner agencies who can offer support to you.

Factsheet: Know your Legal Rights



Who is legally classed as homeless?

In deciding whether you are homeless, the council has to look at any accommodation you have access to. You should be considered homeless if:

- You have no home in the UK or anywhere else in the world
- You have no home where you can live together with your immediate family
- You can only stay where you are on a very temporary basis
- You don't have permission to live where you are
- You have been locked out of home and you aren't allowed back
- You can't live at home because of violence or threats of violence which are likely to be carried out against you or someone else in your household
- It isn't reasonable for you to stay in your home for any reason (for example, if your home is in very poor condition)
- You can't afford to stay where you are
- You live in a vehicle or boat and you have nowhere to put it.

Before it can offer you permanent accommodation, the council must check whether you deliberately did or didn't do something that resulted in you becoming homeless, this is called *intentional homelessness.*

Examples of intentional homelessness

The council may decide that you deliberately did or didn't do something that caused you to become homeless if:

- You were evicted for antisocial behaviour
- You didn't pay the rent or mortgage when you could have afforded to
- You ignored advice that could have helped you keep your home
- You left accommodation for no good reason.

Examples of unintentional homelessness

If the reasons behind your actions were beyond your control, you shouldn't be classed as intentionally homeless. For example, you wouldn't be intentionally homeless if:

- You were evicted for antisocial behaviour that was caused by mental illness
- You didn't pay your rent or mortgage because of financial difficulties which arose
- Because, for example:
- You were made redundant
- You fell ill
- Your partner who helped pay the rent moved out
- You were told that you weren't entitled to benefits when in fact you were
- You left your home to take up a new job in another area.

Read the Case study: Connor's in trouble and discuss his options.

THE homeless FOUNDATION

MYTH BUSTERS!

Being pregnant DOES NOT automatically mean you will get a house.

Asylum seekers are not given housing by the Council. The UK Border Agency (UKBA) are a special organisation that offer support and advice for asylum seekers on housing and other related issues.

Homeless people are not just people living on the streets; they include people in hostels, B&B's and those staying informally at friends houses.



Worksheet 1: What sort of risks do rough sleepers have?

Teacher note

Ask students to individually read the **Case study: Connor's story**.

When they have read this, share the additional information noted here, with the students and work through the questions below. The student versions (in the appendices) do not contain the answers.

Connor has begun to speak to other rough sleepers; Conner has made friends with a guy called Jez. Jez has been sleeping rough for over a year now.

Q. What sort of risks may Connor face now?

A. Drugs, violence, rape, ill health, involved in crime, prostitution.

Q. How might Connor be feeling / thinking?

A. Suicidal, stressed, lonely, depressed.

Q. You mentioned drugs earlier, why might Connor consider taking drugs?

A. A way of coping, it's a currency.

Q. Where could Connor go for help / advice?

A. Parents, youth worker, police, refuge, help lines, phonebook, library, The Homeless Foundation

Q. Did Connor's situation need to get this far?

A. No

Q. At what point could Connor have asked for help?

A. As soon as he realised he had a problem

Worksheet 2: Myths of being homeless

	Question	True or False?
1	It is easy to find a suitable flat to rent if you are a young single person.	
2	Rough sleepers are only found in London.	
3	Homeless people have no rights.	
4	The local council must find suitable accommodation for all homeless people.	
5	Electric, water and gas are all included when you pay rent.	
6	Begging is the only way to get money if you are unemployed and homeless.	
7	Private landlords require a deposit before you move in.	
8	All rented flats and houses are provided with furniture.	
9	Living on the streets is the only option when you are homeless.	

Worksheet 3: Homelessness - Definitions and Examples

Being homeless is much more than sleeping rough. The people you see on the streets are just the tip of the iceberg, because the majority of people who are homeless are staying in temporary accommodation until a more permanent place can be found for them to live. Having a home is about having a permanent place to live in which is habitable (windproof, water tight and not damp) warm, safe (and this includes safety within the home) and secure (both in terms of home security and security of tenure. For this reason the legal definition of homelessness covers a wide variety of circumstances.

The legal definition of homelessness includes which of these situations?

SITUATION	**True or False?**
You have nowhere you can live with your family.	
You can't gain access to your home (e.g. you are locked out and not allowed back in).	
You are not safe at home (e.g. as a victim of or threatened with domestic violence).	
You live somewhere that is overcrowded or puts your health at risk.	
You are being 'kicked out' of where you stay.	
You are being threatened with homelessness (within 2 months).	
You are living in temporary and insecure circumstances e.g. staying on a friend or relative's sofa.	

Factsheet: Emergency help for young people



If you have to leave home in a hurry, try to arrange a place to stay before you leave. To survive on your own, and be able to claim benefits, it is very important that you take as many of these things with you as you can:

- Passport and birth certificate
- National insurance number
- Driving licence, if you have one
- Medication or any personal items such as glasses or inhalers
- Bank and credit cards
- Change of clothes/warm coat/toiletries
- Address book/mobile phone
- Benefits book

Factsheet: Essential Numbers

Keep these numbers with you at all times and don't be afraid to use them. All information in red indicates it is a Worcestershire service.

West Mercia Police Non-emergency 101 Emergency 999	Streetlink No Second Night out, if you are sleeping rough 0300 500 0914
Get Connected Contact details for services for young people 0808 808 4994 (free, 11am-11pm)	Worcestershire Housing and Benefits Advice Centre/Citizens Advice Service 03444 111 303
Samaritans (free, 24-hour) Confidential help line 08457 90 90 90	Runaway helpline (free, 24-hour) For people aged 17 and under 0808 800 70 70
Childline (free, 24-hour) 0800 1111	Worcestershire Early Help Hub Family Support Service 01905 822666
Shelter's free housing advice helpline (8am-midnight) 0808 800 4444	Message home helpline (free, 24-hour) For people aged 18 and over 0808 700 740

Factsheet: Useful Contacts

Bromsgrove District Housing Trust, Buntsford Court, Buntsford Gate, Stoke Heath, Bromsgrove, B60 3DJ Free Phone: 0800 0850 160 Telephone: 01527 557557 Emergency Homeless Out of Hours: 0800 030 4254	**Malvern Hills District** Fortis Living, Housing Options Team, Festival House, Grovewood Road, Malvern, Worcestershire, WR14 1GD Telephone: 01684 579579 Emergency Homeless Out of Hours: 07918 161007
Redditch District Council Housing Options Team, Town Hall, Walter Stranz Square, Redditch, B98 8AH Telephone: (01527) 64252 Emergency out of hours: (01527) 67666	**Worcester City Council** Housing Advice Team, The Hub, The Hive, Sawmill Walk, The Butts, Worcester, WR1 3PB Telephone: 01905 722233 Fax: 01905 722211 Emergency out of hours: 08450568035
Wychavon District Council (Droitwich, Evesham, Persore) Civic Centre, Queen Elizabeth Drive, Pershore, Worcs, WR10 1PT Telephone: (01386 565020) Fax: (01386 561092) Emergency out of hours: (08450 568035	**Wyre Forest Community Housing** (Kiddiminster, Stourport and Bewdley) Housing Needs, Community House, Kidderminster, DY11 7QE Telephone 01562 732314 Fax: 01562 733005 Out of hours contact: 01562 850053
St Basils – Has supported accommodation for young people in Redditch, Bromsgrove and Kidderminster WWW.stbasils.org.uk 01562 746305 or 01527572050	**YMCA** – Has supported accommodation for young people in Worcester and Redditch. WWW.ymcaworestershire.com 01905423197

The Basement – Provides advice, support for young people at risk of or homeless in Bromsgrove. www.bromsgrovebasementproject.org.uk 01527832993	**Nightstop** – Can provide emergency accommodation and mediation services for young people. Wyre Forest – 01562743111 www.wyreforestnightstop.org.uk Redditch – 0152766036 www.redditchnightstop.co.uk South Worcestershire – 01684759349 www.festivalhousing.org.uk
Fortis Living – has a young persons housing service. www.festivalhousing.org 01684579579	**Worcestershire Homeless Intervention Team** – support people who are rough sleeping. www.stpaulshostel.co.uk 01905 723729
St Pauls Hostel- direct access hostel. 01905 723729	**Rooftop housing –** offer-floating support to young people**.** 01386420800

Worksheet 4: To Stay or Go

Write down at least 10 reasons why a young person may decide to leave home.

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

Potential responses include:

- Independence/Freedom
- To get married
- To go to college/university
- Thrown out by parents
- Don't get on with parents
- Domestic Violence
- Tempted by the city
- Family Breakdown
- Alcohol/Drug Problems
- To get to work
- To live with their partner
- Leaving Care
- To join the forces
- Peer Pressure
- The time is right
- Ambitious
- Want a change of scenery
- Parents move away

Worksheet 5: Advantages and disadvantages of staying at home

Write down at least 5 advantages and disadvantages to staying at home.

1.

2.

3.

4.

5.

Advantages	Disadvantages
• Independence to get to work • To get married • To live with their partner • To go to college / university • Leaving care • Thrown out by parents • To join the forces • Don't get on with parents	• Lack of privacy • Being told what to do • Don't get on with parents / brothers / sisters • Don't like sharing a bedroom • Can't do what you want • Don't like the neighbours • Away from friends

Look at each of these Action Cards and ask the students to discuss in groups.

This is the suggested order of Action Cards

D) Think about why you want to leave home.	J) Discuss leaving home with your friends and family.	E) Discuss your housing options with an advice agency.
H) Begin to collect household items.	F) Work out how much rent you can afford.	G) Work out a weekly budget.
K) Buy a local newspaper / look on the internet.	I) Look around at a few suitable places to stay.	C) Check your tenancy agreement and any charges you are required to pay.
A) Pay a deposit and one month's rent in advance.	L) Read the electricity and gas meters in your new home.	B) Move into your new home.

Work sheet 6: Leaving Home Quiz

Split your group into teams and ask them to come up with a team name. Make sure each team has some blank paper to write their answers on.

Read out the questions and give time for answers. In some cases there are options, in others, the students need to consider and suggest answers.

After all the questions have been provided, get teams to swap answers for marking, discussing each answer in turn. Where were the surprises? Which rounds did students fare better? Why?

Question	Options	Answer	Points
The Leaving Home Round			
Q1. When are you legally allowed to leave home in England?	a) 16 b) 18 c) 21	a) 16	1
Q2. Name 3 useful things you might do before leaving home (1 point per answer up to 3)		Possible Answers: talk it over, save up furniture, work out a budget / how much you can afford, think about where you would like to live, go to the council or an agency for housing advice, look for somewhere to live, raise money for a deposit.	3
Q3. True or False? If you go to the council because you are homeless, they will ask you lots of questions. You're not allowed to have anyone with you when they ask these questions.		False – you can have a friend with you or someone to be an advocate on your behalf.	1
Q4. What is the average age for leaving home in England?	a) 18 b) 22 c) 28	b) 24 and this is expected to rise.	1
The Housing Round			
Q5. What is a Housing Association?		An organisation that provides housing to rent at affordable rates. You can apply to them directly or through your council. There is a waiting list.	2
Q6. True or false – if you want a flat through the council or a housing association they can usually sort you out with a nice place in a good area in about 4 weeks		False – you can be waiting a year for a council or Housing Association place. Areas are very mixed, but there are more properties available in the poorer areas than the nicest ones.	1

Question	Options	Answer	Points
Q7. Name two advantages of renting a place from a housing association or a council that makes it easier than renting privately.		It's cheaper, you don't have to pay a deposit, it's more secure – so long as you pay your rent and follow the rules, you can't be evicted. You can have the option of very cheap insurance through the council in a council house.	2
Q8. True or false – if you're living on a friend or relative's sofa you are legally homeless.		True – but depending on circumstances. It can be a good option until you find a longer terms solution. It might be better than the temporary accommodation the council could offer.	1
Q9. True or false – your landlord can only legally evict you from your home if they have a court order, otherwise they could be committing a criminal offence.		True	1
The Money Round			
Q10. If you are 16 and claim Job Seekers Allowance how much money do you get a week?	a) £57.60 b) £65.50 c) £77.45	a) £57.60 It is £77.45 for 25 plus. Find out more at: http://www.direct.gov.uk	1
Q11. Can you name three types of bills (other than your rent) you will have to pay when you have your own place?		Council tax, water rates, electricity, gas, phone, TV licence, satellite or cable TV, internet connection.	3
Q12. True or false? If you are over 18 and single you can apply for council tax benefit, but it won't cover your water rates – you have to pay for them by yourself.		True – they are not covered by council tax benefit.	1
Q13. True or false – it doesn't cost anything to leave your TV on standby?		False – depending on the TV your TV can use up to as much electricity on standby as it does when it's switched on. Switching it right off can save you money.	1
Q14. What is usually the cheapest way to pay for electricity?		Direct Debit with an online tariff	1
		Maximum Marks	**20**

Worksheet 7: Getting Advice

Objective: Make young people aware of what they do and do not know about sources of advice on leaving home and running their own place.

Learning outcomes:

- Raise awareness of specific advice agencies and the kind of advice they offer.
- Raise awareness of the broad range of advice that is available.
- Raise awareness of alternative sources of advice, e.g. family, peers, helplines, etc.

Leaving Home

Leaving home is a pretty big undertaking. How do you go about finding a place? How long will it take? What should you do before you leave home? And when you've got your own place, do you have all the skills and knowledge to keep it going?

This activity is about the different sources of advice that are out there to help people when they are thinking about leaving home.

In pairs or small groups:

1. Compile a list of all the people and agencies who you could go to get advice about leaving home and running your own place.

2. For each item in the list write down (briefly) what sort of advice that person or agency could offer and comment on how useful you think the advice might be.

3. Try to include as many people and agencies on your list as you can.

4. Assuming you had time to plan before leaving home, identify the first three people / agencies you would approach for advice?

5. Once you have completed your list (or time has run out), compare your list with the lists produced by other groups.

6. What, if anything, is missing from your list?

7. What have you included, that others have missed?

Worksheet 8: Getting advice – where are the knowledge gaps?

QUESTION	YOUR RESPONSE
Do you know what kind of accommodation you can apply for?	Yes/No
Do you know what a tenancy agreement is?	Yes/No
Do you know what utility bills you will have to pay?	Yes/No
Do you know what you'll need to set up your home?	Yes/No
Do you know how much it will cost to set up your home? (e.g. buying furniture)	Yes/No
Do you know how to keep your home clean?	Yes/No
Do you know how to save energy in your home?	Yes/No
If you are going to live alone, have you thought how you would deal with being lonely?	Yes/No
If something in your home needed fixing, would you know who to ask for help?	Yes/No
Do you know who can help you with accommodation issues?	Yes/No
Do you know what to do if you have a problem with your neighbour?	Yes/No
Do you know what the Environmental Health Agency is and what it can help you with?	Yes/No

Getting Advice – Self-Assessment

Look at your answers, and where you circled 'no' write your responses here:

GAP	ACTION	HELP
What do you need to find out or work on?	What will you do? Where will you go to find out?	Who will you ask for help?

Factsheet: Banking

As the name suggests, a basic bank account offers a place for you to store your money and pay your money from, without overdraft facilities or any in-credit interest.

Most basic bank accounts will give you a debit card, so you can make payments in shops and online, and all allow you to set up direct debits - which is great, as this can make bills cheaper than paying by cash or cheque.

From 1 January 2016, basic bank accounts will be free of all charges for the first time. However, it's still wise to know exactly what money you have in the account, and to manage it carefully as while the bank account won't charge you for unpaid direct debits, for example, you could still get charges from the company that hasn't been paid.

Who can open a basic bank account?

They're particularly designed for people with poor credit scores, who won't pass the credit check for standard bank accounts. Because of this, past credit problems - such as CCJs, defaults, or having been declared bankrupt in the past year - aren't usually a barrier.

However, you don't have to have credit problems to open a basic bank account. If you want an account to help you manage your money and which won't let you go overdrawn, you can also opt for one. Be specific, or the bank might try to push you into its standard account.

The only people who can't have a basic bank account are people with criminal convictions for fraud (people with other convictions can still apply and be accepted, subject to fulfilling the other account-opening criteria) or people who fail the bank's ID checks.

You'll need some form of identification to open a basic bank account - if you don't have that, you might be rejected. This isn't the bank being difficult, it needs to see certain specific documents to comply with money-laundering regulations.

Most banks will also do ID checks (but not credit checks) with credit reference agencies to check you are who you say you are - so don't worry if you see a search on your credit file from the bank.

What ID do you need to open a basic bank account?



To confirm who you are, you'll usually need one (original) of the following:

- Full, current passport
- Current European Union member state identity card
- Current UK photo card driving licence or UK full paper driving licence
- Identity card issued by the Electoral Office for Northern Ireland
- Benefit books/benefit entitlement letters; includes pension, child benefit, income support, disability and jobseeker's allowance
- HMRC tax notification or assessment letter

If you're struggling to provide these documents, there are other forms of ID you may be able to use.

If you can't provide any of the accepted forms of ID on the list, it's best to contact the bank to explain the situation - it'll be able to tell you if any other ID is acceptable.

Easiest-to-get basic bank accounts

While many banks offer these accounts, three banks seem to welcome basic bank account customers, and are far more proactive in helping them.

The three accounts which get this thumbs-up are Barclays Cash Card, Co-op Cashminder and Virgin Money's Essential Current Account (note that the Co-op's account isn't available to undischarged bankrupts).

All three banks say that as long as you have proof of address and pass ID checks, you can get a basic bank account.

None of the accounts will give an overdraft (Barclays has a £15 buffer). But you'll get a Visa debit card, and you can set up direct debits and standing orders.

Because you can't go overdrawn, you need to make sure you have enough money in the account to meet any payments. There's no fee from the banks for this, though you may face late fees or arrears charges from the company or organisation you were trying to pay.

However, if you try to make these payments too often without funds, there's a possibility these banks could cancel your direct debit facility, or close the account. We've heard of it happening, though we don't think it's common - and the bank should write to you before it does this.

Barclays, Co-op & Virgin Money basic bank account details

	Barclays Basic Current Account	Co-op Cashminder	Virgin Essential Current Account
Accepts those with an undischarged bankruptcy	✓	✗	✓
Accepts those in an IVA, DMP, DRO or discharged bankruptcy (1)	✓	✓	✓
Those with a record of fraud	✗	✗	✗
Minimum age	18 (similar accounts exist for 16-17 year olds)	16	18
ID required	Proof of address plus one piece of ID	Proof of address plus one piece of ID	Proof of address plus one piece of ID
Credit check needed?	No credit check is needed (although an identity check with a credit reference agency may be carried out)	No credit check is needed (although an identity check is made to a credit reference agency)	Yes, but only to confirm identity & check whether you're bankrupt
Allows direct debits and standing orders	✓	✓	✓
Free access to UK ATMs	✓	✓	✓
Visa debit card given	✓	✓	✓
Overdraft available	✗	✗	✗
In credit interest	Nil	Nil	1% AER
Unpaid direct debit charge	Nil	Nil	Nil
Open it	In branch	In branch/by post	In branch
Operate it	Phone/branch/online (can't have online access while bankrupt)	Phone/branch/online	Phone/branch/online or at the Post Office

(1) When you are made bankrupt, your assets (your possessions, home, income etc) can be used to pay your debts. Bankruptcy usually lasts 12 months and after this time you are discharged, or freed, from your bankruptcy debts.

Provider	Age bands (years)	Credit interest rate	Direct debits and standing orders	Cash card	Debit card	Cheque book	Product score
Minimum age 11 years							
Nationwide BS FlexOne [a]	11 to 17	1.00	Yes	Yes	Yes	No	80%
Santander 123 Mini Current	11 to 18	3.00 [b]	Yes	Yes	Yes	No	78%
Bank of Scotland Under 19s Account	11 to 15	2.50 [c]	Yes	Yes	Yes	No	71%
Lloyds Bank Under 19s Account	11 to 15	2.50 [c]	Yes	Yes	Yes	No	71%
TSB Under 19s Account	11 to 15	2.50 [c]	Yes	Yes	Yes	No	71%
NatWest Adapt [d]	11 to 18	1.00	No	No	Yes	No	63%
Royal Bank of Scotland Revolve [d]	11 to 18	0.55	No	No	Yes	No	57%
Danske Bank Discovery	11 to 17	0.00	Yes	Yes	Yes	No	44%
HSBC MyAccount [e]	11 to 17	0.00	Yes	Yes	Yes	Yes [f]	44%
Barclays BarclaysPlus [g]	11 to 15	0.25 - 0.75	See [h]	Yes	Yes	No	43%
Ulster Bank (NI) Adapt	11 to 18	0.00	No	No	Yes	No	28%
Minimum age 16 up to 19 years							
Bank of Scotland Under 19s Account [i]	16 to 18	2.50 [c]	Yes	Yes	Yes	Yes	93%
Lloyds Bank Under 19s Account [i]	16 to 18	2.50 [c]	Yes	Yes	Yes	Yes	93%
TSB Under 19s Account [i]	16 to 18	2.50 [c]	Yes	Yes	Yes	Yes	93%
Halifax Cardcash	16 to 17	1.51	Yes	Yes	Yes	No	64%
Clydesdale Bank Current Account Plus	16 to 17	0.00	Yes	Yes	Yes	Yes	50%
Yorkshire Bank Current Account Plus	16 to 17	0.00	Yes	Yes	Yes	Yes	50%
Barclays Young Persons Account	16 to 19	0.00	Yes	Yes	Yes	Yes	44%

Worksheet 9: Your Budget

Using the table below, estimate how much you think you would need to spend on each bill each week. Be realistic and if you aren't sure how much you would need to spend, guess. Then look at any ideas you have to cut costs.

	First guess or estimate	Improvements or suggestions
Rent		
Electricity		
Gas		
Council Tax		
Water Rates		
TV License		
Food		
Cleaning stuff		
Phone		
Toiletries		
Clothes		
Social life		
Transport		
Other e.g. wifi, sky, netflix		
Total		

Worksheet 10: Sample Budgets

Learning Objective: Explore how much it costs to live independently

Izzy is a 19 year old on Job Seekers Allowance. She gets £57.90 per week, which is £3,010 per year, averaging out at £250.90 per month. She stays in a council flat.

Callum is an 18 year old with a well-paid first job. His annual salary is £13,800, but after tax and other Government deductions, he actually takes home around £10,350, or £862 per month. He rents a room in a shared house from a private landlord. This saves him money on bills.

Items	**Callum's Budget**	**Izzy's Budget**
Rent	£85/£340 per month	Assume its covered by housing benefit (this is not always the case)
Electricity	£50 per month *(half the total for the flat)*	£80 per month if she's careful
Gas	£20 per month *(half the total for the flat)*	No gas in the flat
Council Tax	£60 per month *(half the total for the flat)*	Covered by benefits
Water rates	£20 per month *(half the total for the flat)*	£20 per month
TV License	£6 per month *(half the total for the flat)*	£12 per month
Food	£160 per month	£100 per month
Cleaning stuff	£9 per month	£5 per month
Phone	£30 per month	£20 per month
Toiletries	£15 per month	£6 per month
Transport	£40 per month	£15 per month
Total	£750	£258
	Callum has around £112 left each month for clothes going out and any extras.	Izzy spends a lot less than Callum and a lot of her purchases are from a basic range, but she is still down by £7 per month before she'd even paid for clothes, going out or any extras.

Worksheet 11: Living independently

Becks



Becks has an income of £750/month. She drives a very unreliable second hand car that always needs repairs. She works nearby.

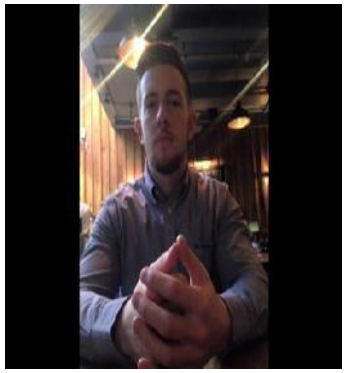
There is a bus stop and a train station next to where she works. In her spare time she enjoys writing music and sings in a local band at least once a week. She regularly eats take-away food. The only meal she knows how to cook is macaroni cheese.



Lottie

Lottie has an income of £450/month. She studies in Worcester and works part time in a bookshop. She is currently taking driving lessons. She enjoys parties and clubbing. She collects anything to do with The Minions and loves shoes. Usually she gets her shopping from the local corner shop.

Jammer



Jammer has an income of £850/month. He has a son aged three who lives with his ex-girlfriend in Redditch: the rest of his family also live in Redditch. When he was younger, he spent time in a Young Offender's Institute, although he hasn't been in any trouble since then. He plays football regularly for a Sunday League team. He smokes 20 cigarettes a day. He recently finished an apprenticeship to become a chef.

Budget Sheets

Using the table below, estimate how much you think your case study person would need to spend for each category listed every month. Be realistic and if you aren't sure how much something would be, make a guess. Then look at how they could improve upon this/make savings.

Name of case study person selected:		
	Current Costs	**Costs with savings made**
Rent		
Electricity		
Gas		
Council Tax		
Water rates		
TV License		
Food		
Cleaning stuff		
Phone		
Toiletries		
Transport		
Clothes		
Social Life		
Other i.e. Sky, Netflix, wifi		
TOTAL		

Worksheet 12: Running your own household

You need to be aware of the household skills needed to run a successful home, and what it takes to run a household. Let's take a look at your current skills. Tick one box to indicate how often if you (if ever) are ever asked to do the chore.

- Tick one box to indicate how often you (if ever) you actually do the chore.
- Put a * next to your least favourite task.

	I'm asked to do this all the time	I'm asked to do this occasionally	I'm never asked to do this		I do this all the time	I do this occasionally	I've never done this
e.g. walking the dog		✓					
Taking out the rubbish							
Tidying your room							
Washing up							
Cooking a meal							
Doing the hoovering							
Doing the washing							
Cleaning the kitchen							
Decorating a room							
Feeding the pet							
Ironing							
Cleaning the windows							
Defrosting the freezer							
Changing light bulbs							
Changing quilt cover/bed							
Can you think of any other household tasks? Add them below, then tick the boxes							

- **What are the pros and cons of leaving home?**

- **How much is done for you just now?**

- **Are there things you have never done before?**

- **Would you know how to do them?**

Worksheet 13: Domestic responsibilities

Learning objective: Understanding responsibilities of running a household. Discovering what's where and how to keep it working

QUESTION	ANSWER
Domestic maintenance	
1. What is your fuse box?	Your Fusebox – the fusebox (also known as consumer unit) should be easy to find. You should make sure you know where it is in case you ever need to turn the electricity off in an emergency. It usually contains three things, and they are used to control and distribute electricity around your home. They are: The main switch; Fuses and/or circuit breakers; and Residual Current Devices.
2. Where is your fuse box in your house?	
3. What is your electricity meter?	An electric meter or energy meter is a device that measures the amount of electricity used in a house, business, or an electrically powered device. Some meters are powered by putting in a card or key (these are Prepayment meters) and they are used like a Pay as You Go phone. With other meters you pay for your electricity by a monthly or quarterly bill. When a meter has two lots of numbers on it there are two rates of electricity (high and low peak). These meters are often referred to as Economy 7 or Variable meters.
4. Where is the electricity meter in your house?	
5. What is a stopcock?	In the UK a stopcock (not to be confused with a gate valve) is used to prevent the flow of water into a domestic water system. There are usually two stopcocks for a house. One is usually just outside the property boundary and can be used to isolate the building from the water supply. The other is inside the property where the supply enters the property. These valves are to allow maintenance and prevent flooding. You would turn this off if there was a leak or you were doing some work on your plumbing system.
6. Where is the stopcock in your house?	

QUESTION	ANSWER
7. What is the water tank?	A water tank provides for the storage of drinking water, irrigation agriculture, fire suppression, agricultural farming and livestock, etc. When discussing this, where there is an older water tank in place it is worth mentioning that by having a jacket (£12) on a water tank will save £20 (on average) a year on bills.
8. Where is the water tank in your house?	
9. What number you would call if you smell gas?	
10. What number would you call if you had a burst pipe?	
11. What number would you call if your bedroom ceiling fell in?	
Insurance	
12. What types of insurance are available for a house?	
13. What is the difference between the two?	
14. Why should you have insurance?	

Worksheet 14: What to do when a break-in occurs

You arrive home to find you have been burgled, what should you do? Give step by step instructions on what to do:

Firstly, if the front door is locked and you can't get in, or you think someone is still there, do not try to enter the building – call 999 immediately.

1. Stay as calm as you can.

2. Don't touch anything and call police.

3. Make a list of what's missing, without touching anything.

4. Police might come to your house - let them know what is missing, and get a crime number.

5. Call your insurance company and follow their instructions. You are likely to need to pay approximately £50 insurance excess, and so if you are claiming for less than £50 it may not be worthwhile making a claim.

6. Ask a Crime Prevention Officer to visit and give advice (this is a Police Officer)

7. Improve the security of property if possible. If you add alarms or a better lock system, or similar, do inform your insurer, it may reduce your bill.

Worksheet 15: What to do in a power cut

You are straightening your hair when they spark and all the electricity in the house goes off.

What do you do? Give step-by-step instructions on what to do.

NEVER TAKE ANY RISKS WITH ELECTRICITY

1. Stay as calm as you can.

2. Go to your fuse box and check if any of the switches are off.

3. Keep the electricity off.

4. Unplug the straighteners

5. Switch the fuse back on again.

Check fuse in plug of straighteners - or just buy new ones!

Worksheet 16: What to do in when water leaks

You arrive back from a day out to find water gushing out from a pipe, what do you do?

Give step-by-step instructions.

1. Stay as calm as you can.

2. If there is any electricity near to the water, turn off your electricity, immediately.

3. Go to your stopcock and turn it off; this will turn off your water

4. If you feel you are able to sort the problem yourself (it may be something minor has loosened, and you feel able to sort it). But if in any doubt, call a plumber.

5. Depending on the damage you may need to call your insurer to claim for redecoration, etc.

Evaluation

Do you feel you have a better understanding of what homelessness is and who it affects?

Who would you go to if you needed advice about leaving home or difficulties at home?

Did you feel that you got something out of attending the session today? i.e. learnt something you never knew?

Did anything surprise you about what you have learnt in these sessions? i.e. amount of people who sleep rough?

Would you recommend these sessions to your friends?

Is there anything you would like added to these sessions that would be useful for other young people to know?

Anything other comments you can add?