

تكلفة إدامة المنزل

একটি বাসা চালানোর খরচ

هزینه های جاری خانه ها

Le coût de la gestion d'un foyer

the of cost running a home

Koszt eksploatacji domu

ਘਰ ਚਲਾਉਣ ਦਾ ਖਰਚਾ

Kharashka maamulka guri

گھر چلانے کے اخراجات



Introduction

If you have already had a place of your own you'll know just how much it costs to run a home. If this is going to be your first home, however, you may not be aware of all the costs connected with running a home. This guide aims to give you an idea of the costs that you will need to budget for.



First Home?

In addition to your rent and council tax there are extra costs you will need to think about. You will need to think about the cost of furnishing your home and ensuring that you have all the essential household items that you need. Examples of these might include, bed, settee, table, chairs, light bulbs, cooker, fridge, washing machine, TV, carpets, curtains, vacuum cleaner etc.

To furnish your home you may be entitled to a community care grant from the social fund. In some areas there are second hand furniture shops, community furniture stores, charity shops or charities which may help furnish your home at a reduced price. Some credit unions also provide loans for home decorations. On the subject of loans, do not be tempted to take out a loan from a 'doorstep lender'. They charge very expensive interest rates and you will end up paying back much more than you borrowed. You can save a lot of money by going to a credit union.

To apply for a community care grant, contact your local Jobcentre Plus. The Citizens Advice Bureau, Welfare Rights Office or your Housing Officer will be able to provide you with details of local services, including credit unions.

You could also try the following website: www.freecycle.org

You can usually access the internet at your local library if you do not have your own computer.



Paying Your Rent

Remember - Paying your rent must be your top priority!

Here are some of the ways to pay:

Payments from your bank account

You can pay from your bank account by direct debit or standing order. To set up either a direct debit or a standing order, please contact 0845 270 1088 and ask to speak to a member of staff from our Finance team. Please remember that if you pay your rent by direct debit or standing order you must make sure that there is enough money in your bank account to cover the payment. If you do not and your bank account goes overdrawn, you will have to pay bank charges.

If you are going to pay your rent on a calendar monthly basis, [that is on the same day every month, for example the 1st of each month] you will need to work out your calendar monthly payment. To do this simply multiply your weekly rent by 52 and then divide by 12.

Allpay Card

You can pay your rent with an 'Allpay' card. With this card you can pay your rent with cash, cheque or debit card wherever you see the 'Allpay' logo, such as at certain shops, petrol stations and post offices. You can also use your card to make payments by telephone, text or online via our website. Payments can also be made by cheque or cash at your local Chevin office. Please see the 'Pay my rent' section of our website or contact us for further details about how you can pay your rent.

Housing Benefit

If you are on a low income or out of work you may be entitled to Housing Benefit, which is a means tested benefit. Your Housing Officer will help you to make a claim when you sign up for a property. A rough guide to what Housing Benefit you may be entitled to is available on request from the Housing Benefit office at your local council.

If you are claiming Housing Benefit, please ensure that you deal promptly with the Housing Benefit department so that they can set your payments up to Chevin Housing Group. Payments are sent to us four weeks in arrears.

To help you keep track of your rent payments we will send you a statement of your account every three months. You can also request an additional statement at any time by telephoning 0845 270 1088. If you do this you will be asked a security question in order to confirm your identity. Alternatively, you can view details of your rent account on our website: www.chevinha.co.uk



Council Tax

Council Tax is payable in addition to rent for general services provided by the council or which the council has to contribute to. For example, education, roads, refuse collection, the Police and the Fire Service.

Chevin properties are in either band A, B, C or D. To find out your council tax band, contact your local council. Below are prices that you can expect to pay for each band for 2009 to 2010. Prices may vary from one area to another.

	WEEKLY	MONTHLY	YEARLY
BAND A	£13.69 - £21.49	£59.32 - £93.09	£711.80 - £1117.09
BAND B	£16.43 - £25.07	£71.18 - £108.60	£854.15 - £1303.27
BAND C	£19.17 - £28.64	£83.04 - £124.12	£996.50 - £1489.46
BAND D	£21.90 - £32.22	£94.91 - £139.63	£1138.88 - £1675.63

If you live in the property alone you will be entitled to 25% discount on your council tax bill. There are other reduction schemes for which you may be eligible. Please contact your local council for details.

Depending on your circumstances you may also be entitled to Council Tax Benefit. To apply you will need to complete a Housing and Council Tax Benefit form available from your local council.

If you feel that your property is in the wrong council tax band, you can appeal by contacting the Valuation Office on 0845 6021507 or visiting their website: www.voa.gov.uk



Utilities

Water Rates

The water supplier for the majority of our properties is Yorkshire Water but some properties may be supplied by Severn Trent Water or United Utilities.

Your property may have been fitted with a water meter. If this is the case you will be charged for the amount of water you use instead of paying a fixed amount. If a water meter has been fitted, you can't have it taken out. If there isn't one fitted and you think that having one could save you money, contact your supplier. A single person may benefit from having a water meter fitted as they are likely to use a lot less water than a family with children.

Yorkshire Water 0845 124 24 24

Yorkshire Water
PO Box 52
Bradford
BD3 7YD

www.yorkshirewater.com

United Utilities

08457 462 222 (with meter)
08457 461 100 (without meter)

United Utilities Group PLC
Haweswater House
Lingley Mere Business Park
Great Sankey
Warrington
WA5 3LP

www.unitedutilities.com

Severn Trent Water 08457 500 500

Customer Relations
Sherbourne House
St Martin's Road
Finham
Coventry
CV3 6SD

www.stwater.co.uk

Gas and Electric

You will need to heat and light your home, cook and operate electrical appliances. Please note that some of our properties do not have a gas supply and have electric heating.

The following are average weekly figures for gas and electricity using the same supplier. This is known as 'dual fuel'. Paying by direct debit and having the same supplier for your gas and electricity generally saves you money on your bills.

PROPERTY TYPE	AVERAGE WEEKLY COST FOR DUAL FUEL 2010
1 or 2 bedroomed flat	£20
2 bedroomed flat/house	£30
3 or 4 bedroomed house	Up to £40

The above costs will vary according to which utility company you choose and how much fuel you use. Please note that these are guidelines only. The prices of fuel vary and consumption is based on your circumstances.

Pre-payment meters are the most expensive way to pay for gas and electric. You can ask your supplier to switch to a billed meter.

Winter fuel payments are available for the over 60s. To apply please telephone 08459 151515 or visit: www.thepensionservice.gov.uk/winterfuel

To find the cheapest deal on gas/electric in your area visit: www.confused.com

To find out your current gas supplier, call Transco on **0845 601 3048**

To find out your current electric supplier, call Empass on **0845 330 0889**



Home Contents Insurance

Home contents insurance should be a vital part of your budget when moving into your new home. You will need to take out insurance to cover your furniture, belongings and decorations against theft, fire, flood, vandalism, burst pipes and other household risks.

We currently have a special scheme arranged with Allianz in order for you to protect your belongings. It is available to all tenants of the Chevin Housing Group.

Payments can be made by payment card on a fortnightly or monthly basis, annually by cheque, postal order or direct debit.

There are two types of cover you can choose to insure your contents:

Standard Cover Premiums

Extended Accidental Damage Cover premiums (a £50 policy excess applies to this type of cover)

The lowest amount that you can insure for is:

- £6,000 if you are aged over 60
- £9,000 for everyone else

These are some examples of the fortnightly amounts you would pay to insure your possessions:

SUM INSURED	STANDARD COVER PREMIUM	EXTENDED ACCIDENTAL DAMAGE COVER PREMIUM
£6,000	£1.64	£2.32
£9,000	£2.26	£3.27
£12,000	£2.87	£4.22
£16,000	£3.68	£5.49
£20,000	£4.50	£6.76
£25,000	£5.52	£8.34
£30,000	£6.54	£9.92
£35,000	£7.56	£11.51

If you would like further information or an application pack, please contact our Customer Contact Centre on 0845 2701088. Alternatively, if you want to shop around for the best deal, try: www.gocompare.com or www.confused.com

We believe it is important to ensure you are protected by a home contents insurance scheme as it can be very costly to replace household goods in the event of flood, fire, theft, or accidental damage.



TV Licence

If you have a TV in your home, you are required by law to have a valid television licence. The maximum fine for not having a licence is £1,000. There are exceptions to this, such as:

- If you live in a sheltered or extra care scheme where you may not be required to have a TV licence. This can be checked with your Housing Officer.
- If anyone living in the property is over 75 you are entitled to a free licence.
- If anyone living in your property is blind or severely sight impaired you are entitled to a concessionary TV licence (50% reduction).

When you move into a new property you must let TV Licensing know you have changed address.

Contact details for TV Licensing: www.tvlicensing.co.uk

General queries: **0844 800 6779**

Cash Payment Plan (paying for your licence weekly): **0845 601 5526**

COST IN 2010	WEEKLY	MONTHLY	YEARLY
COLOUR	£3.00	£12.00	£142.50
BLACK & WHITE	£1.00	£4.00	£48.00

These are approximate costs for weekly and monthly payments. Please contact TV licensing for details if you want to pay monthly.



Cable & Satellite TV

If you are choosing to subscribe to satellite or cable television, you need to ensure that you can afford this. You will also need to obtain permission from us before you install a satellite dish to your home.

The cost of subscribing can be from £20 to £60 monthly. If you do decide to subscribe, it is important to remember that you will be signing a contract that ties you into paying for a certain length of time. It can be difficult to cancel this before the end of the contract if you are finding it hard to make the payments.



Telephone

Landline and Mobile Phone

There are a large number of companies dealing with landlines and mobile telephone contracts. In order to choose the most suitable one for you it is wise to shop around and get as much information as you can. In respect of landlines, BT offers a basic line rental package which is available to people who receive certain qualifying benefits.

These are:

- Income support
- Jobseekers' Allowance (Income based)
- Guaranteed Pension Credit
- Employment Support Allowance (Income based)

The cost of this is £13.20 every 3 months for line rental which includes a £4.50 call allowance. There are various ways in which you can pay. This scheme is designed for low users. To apply for this you are required to complete an application form.

For more information contact BT on: **0800 783 1675**



Food & Household Expenses

For food and other household expenses you should allow, on average:

- £25 - £35 per week per adult
- £25 - £30 per week, per child

If any member of your household has medical conditions or needs a special diet, you might need to allow more.

School Meals

If your child/children have school meals you will need to budget for this. On average meals for a primary school child cost £9.75 per week and a secondary school child can vary between £13 – £16 per week.

Free school meals are available to children whose parents receive Income Support or Income-Based Job Seekers' Allowance, or Child Tax Credit with an annual income less than £15,575 and do not receive working tax credit. Receipt of the Guarantee element of the State Pension Credit or if a person receives support under Part VI of the Immigration and Asylum Act 1999 also entitles a child to receive free school meals.

Travel

Car

If you own a car you need to allow for the amount you spend on fuel, tax, insurance and servicing (including MOTs).

Public Transport

If you regularly use public transport and have a disability or are over 60 you may find that your local authority and bus service provider offer a form of concessionary travel pass which will help to keep costs down. For more details contact your local council and bus service provider.

Disclaimer

Chevin Housing Association Ltd has taken all reasonable care to ensure the information provided in this booklet is accurate. However, all figures given are estimates and by way of illustration only. The figures will vary depending on your own personal circumstances. Chevin Housing Association Ltd will not be held responsible for any direct or indirect loss, damage or inconvenience caused as a result of any reliance, by any person, or inaccuracy, error or omission within this document.



Personal Budget

This simple personal budget sheet will let you see how much money you have coming in every month and an average of how much you would have to pay out to run your home.

When filling in your personal budget make sure that all your incomings and outgoings are entered on the sheet.

Don't mix weekly and monthly amounts. To convert monthly figures into weekly multiply by 12 and divide by 52 (53 if it is a leap year).

Money coming in (income)

Wages	
Job Seekers' Allowance	
Income Support	
Incapacity Benefit/Disability Living Allowance	
Child Benefit	
Child Tax Credit	
Working Tax Credit	
Pension	
Pension Credit	
Maintenance	
Other	
Total (A)	

Money you pay out (outgoings)

Rent (after Housing Benefit)	
Council Tax (after Council Tax Benefit)	
Water	
Gas	
Electricity	
Home contents insurance	
TV licence	
Cable / satellite TV	
Landline / mobile phone / Internet	
Groceries	
Household expenses	
Clothing	
Medicines/prescriptions	
Gardening equipment	
Car insurance and road tax	
Petrol / diesel	
Public transport	
Child care costs	
School meals / work meals	
Laundry costs	
Credit card	
Loan repayments	
Store cards / catalogues	
Entertainment	
Pets	
Other	
Total (B)	

Money left over (disposable income)

Total (A) minus – Total (B) equals = Money left over

If you have money left over you can probably afford the cost of running a home based on your current circumstances.

If you do not have any money left over you will be paying out more than you get. This means you are at risk of debt. If this would apply to you and you still want to have your own home, then we strongly recommend that you have another look at your incomings and outgoings and reconsider whether you are in a position to set up home at the moment.

If you need advice on debt or money management or you think you may be entitled to additional welfare benefits there are a number of agencies that can offer help. Your local Citizens' Advice Bureau can provide advice or you may wish to contact:

National Debtline

0808 808 4000

www.nationaldebtline.co.uk

Consumer Credit Counselling Service

0800 138 1111

www.cccs.co.uk

Credit Unions

Credit unions are local financial co-operative banks. They provide saving accounts, affordable loans and other financial services to help you manage your money. We work very closely with the credit unions that operate across our areas of operation and we will pay for any of our tenants to join their local credit union. All you need to do is take some form of identification/proof that you are a Chevin tenant and you can join free of charge. For further information regarding credit unions in your area, please contact our Customer Contact Centre on 0845 2701088.

Please remember that if you do fall into debt with anything, it is important to contact the service provider as soon as possible.



Useful Numbers

Council Tax

Barnsley:	01226 774774
Bassetlaw:	01909 533234
Chesterfield:	01246 345345
Craven:	01756 700600
Doncaster:	01302 734454
East Riding:	01482 393939
Hambleton:	0845 1211 555
Harrogate:	01423 500600
Hull:	01482 300300
Kirklees:	01484 414818
Leeds:	0113 398 4730
Richmondshire:	01748 828728
Rotherham:	01709 382121
Ryedale:	01653 600666
Scarborough:	01723 232378
Selby:	01757 292181
Sheffield:	0114 272 6444
Wakefield:	08449 020 205
York:	01904 551550

Housing Benefit

Barnsley:	01226 770770
Bassetlaw:	01909 533287
Chesterfield:	01246 345345
Craven:	01756 700600
Doncaster:	01302 735336
East Riding:	01482 394799
Hambleton:	0845 1211 555
Harrogate:	01423 500600
Hull:	01482 300300
Kirklees:	01484 221410
Leeds:	0113 247 7247
Richmondshire:	01748 829100
Rotherham:	01709 382121
Ryedale:	01653 600666
Scarborough:	01723 232323
Selby:	01757 292155
Sheffield:	0114 272 6444
Wakefield:	0845 8504 504
York:	01904 551550

Other Useful Numbers

British Gas:	0845 955 5200	BT:	0800 800 150
N-Power:	0845 071 4525	Sky:	08442 410623
Yorkshire Water:	0845 124 24 24	Virgin Media:	0845 045 0709
TV Licensing:	0844 800 6790	Royal Mail:	08457 740 740

We are committed to a policy of equal access to information.

If you would like this information in another language or format, or if you require the services of an interpreter, please contact us on **0845 270 1088**



CASSETTE



IN LARGE TYPE



BRAILLE



OR ANY OTHER FORMAT

Arabic

نحن ملتزمون بسياسة تكافؤ الوصول إلى المعلومات.
إذا كنت ترغب في الحصول على هذه المعلومات بلغة أو شكل آخر أو إذا كنت تتطلب خدمات مترجم فوري، رجاء اتصل بنا.

Bengali

তথ্যের সমান অডিগমনের নীতির বিষয়ে আমরা প্রতিশ্রুতিবদ্ধ।
আপনি যদি এই তথ্য অন্য ভাষা বা রূপে চান, অথবা আপনার যদি এক দোভাষীর পরিষেবার প্রয়োজন হয়, অনুগ্রহ করে আমাদের যোগাযোগ করুন।

Farsi

ما به سیاست برابری دسترسی به اطلاعات پایبند هستیم.
اگر مایل به دریافت این اطلاعات به زبان یا فرمت دیگری هستید، و یا به خدمات مترجمین شفاهی نیاز دارید، لطفاً با ما تماس بگیرید.

Punjabi

ਜੇ ਤੁਹਾਨੂੰ ਇਹ ਸੂਚਨਾ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਜਾਂ ਰੂਪ ਵਿਚ ਚਾਹੀਦੀ ਹੈ, ਜਾਂ ਜੇ ਤੁਹਾਨੂੰ ਦੁਭਾਸ਼ੀਏ ਦੀਆਂ ਸੇਵਾਵਾਂ ਦੀ ਜ਼ਰੂਰਤ ਹੈ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।

Somali

Waxaa naga go'an siyaasadda awood u helidda warka oo loo wada siman yahaye.
Haddii aad jeclaan lahayd warka oo ku qoran luqad kale ama qaab kale u qoran,
ama haddii aad u baahan tahay adeeg turjumaan afka ah, fadlan nala soo xiriir.

Urdu

ہم معلومات تک مساوی دسترسی کی پالیسی کے پاسدار ہیں۔
اگر آپ ان معلومات کو کسی دوسری زبان یا صورت میں چاہتے ہیں، یا اگر آپ کو کسی مترجم کی خدمات درکار ہیں، تو برائے مہربانی ہم سے رابطہ کریں۔

French

Nous appliquons une politique d'égalité d'accès aux informations.
Si vous souhaitez consulter ces informations dans une autre langue ou sous un autre format, ou si vous avez besoin des services d'un interprète, veuillez nous contacter.

Polish

Kierujemy się zasadą równego dostępu do informacji.
Jeżeli chciał(a)byś otrzymać ten tekst w innym języku lub formacie bądź potrzebujesz tłumacza, prosimy o skontaktowanie się z nami.



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Harrison Street, Wakefield, WF1 1PS
Tel: 0845 270 1088
Email: enquiries@chevinha.co.uk
www.chevinha.co.uk

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business for neighbourhoods