

NomadE5

Quality homes,
thriving communities

Running your home...



Part of the Isos Group

Introduction

There are various costs involved when running your own home. This guide aims to give you an idea of the costs you will need to be aware of and budget for.

This leaflet will cover:

- Rent
- Council Tax
- Utilities: Water, Gas and Electric
- Home Contents Insurance
- Repairs and Minor Maintenance
- TV Licence
- Food & Housekeeping
- Telephone & Internet
- Other Costs
- Handy Hints
- Freecycle
- Budgeting Sheet

Rent

Paying your rent is a priority

Rent is payable from the start date of your tenancy agreement.

Some rents include other charges such as water rates or heating charges. Your tenancy agreement will tell you what charges are included in your rent.

- Housing Benefit is a benefit for people on a low income to help pay the rent. You may be able to get Housing Benefit if you get other benefits, work part-time or work full-time on a low income.
- For more information, please contact our Welfare Rights Team who can check your entitlement to Housing Benefit and other benefits (contact details on the back cover).
- You can also contact the Housing Benefit department at your local council to check your entitlement and to get a claim form.



Council Tax

Paying your council tax is a priority

You must pay Council Tax which covers the local services provided by your local council such as street lighting, emptying bins and the Fire Service.

The amount you pay depends on which Council Tax Band your property is in.

Your Housing Officer can tell you which band your home is in.

You can also check by contacting the **Valuation Office Agency** on **0845 602 1507** or visit the website **www.voa.gov.uk**

- If you have a low income you may be entitled to Council Tax Benefit.
- You can contact our Welfare Rights Team or the Housing Benefit department at your local council to check your entitlement and get a claim form.



Utilities

Water

Water rates are charges for your water supply. They may be included in with your rent (check your tenancy agreement) or you may have to make your payments directly to the water company.

Northumbrian Water is the company supplying your water.

If you pay the water company you may have a fixed yearly charge to pay and the water company decides how much you pay based on your property. You can usually pay this in monthly instalments to the water company.

Some properties have a water meter and you will get a bill for the water you use.

- If you think you don't use much water, Northumbrian Water can check if you would be better off with a meter rather than a yearly bill – saving you money!
- If you or someone in your household has certain health problems you may be able to get your water bill capped at a certain amount or reduced.

Please ring **Northumbrian Water** on **0845 717 1100** or visit **www.nwl.co.uk** for further information about water and ways to save money.

Gas and Electric

Gas and electricity can be supplied by a number of different companies

To find out who your supplier is, you can call the following numbers;

Gas supplier - **National Grid UK Meter Helpline 0870 608 1524.**

Electricity supplier - **MPAS Consumer Helpline 0845 601 3268.**

Paying by direct debit and having the same supplier for both your gas and electricity can often be cheaper – check your supplier for any deals.

Remember that your bills will be higher in the winter. Below is a rough guide to how much you may have to pay for your gas and electricity combined (dual-fuel):

	Per week	Per calendar month
One bedroom flat	£15 to £17	£65 to £74
Two bedroom house	£17 to £23	£74 to £100
Three bedroom house	£23 to £27	£100 to £117

The figures quoted are based on dual-fuel paid monthly by direct debt and averaged out over a year and are based on typical rates as at *August 2009. Fuel prices fluctuate enormously and these figures are for guidance only; no responsibility is taken for the accuracy of the information or any decisions made based upon them.

Energy prices for **pre-payment meters** are often more expensive and can lead to higher costs than indicated above.

* These are estimated figures gathered by the Welfare Rights Team, reported by residents.

You can find free information about the costs of different suppliers at **Ebico: 0800 458 7689** or visit their website at **www.ebico.co.uk**

or

Contact **uSwitch** which is a free service providing information about the charges of different suppliers: **0800 404 7908 www.uswitch.com**

Home contents insurance

It is your responsibility to insure your belongings against theft, damage or loss you will need to pay for home contents insurance.

You do not have to have home contents insurance, but you should think about how you would replace things in your home if you were flooded, burgled or if there was a fire. For example, make a list of what you own and how much the items cost, add it up and then imagine it is all lost in a fire or flood. How would you replace these items?

You can choose any insurer you wish but Castle Morpeth Housing, NomadE5 Housing and Milecastle Housing have negotiated preferential rates with Royal Sun Alliance. Premiums start at under £1 a week for over-60s and just over £1 a week for under-60s. For more information, please contact your Housing Officer or Customer Services.

Repairs and Minor Maintenance

There are some repairs to your home which you are responsible for. For example, you are responsible for repairing damaged toilet seats, strip lights and door bells. It may be worth putting some money aside in case you are recharged for a repair. For more information please call Customer Services.

TV licence

In 2009, a TV licence costs £142.50 a year for a colour TV, and £48 for black and white. This amount increases every year.

Legally you need a licence for any television receiving equipment such as a TV, digital box, video recorder, PC, laptop or mobile phone to watch or record TV programmes as they're being shown.

In some circumstances, you may qualify for a reduction on the cost of your TV Licence. For example, if you are aged over 74, you can apply for a short term TV Licence, which will cover you until the month you turn 75, at which point you become entitled to a free over 75 TV Licence.

If you are blind or severely sight impaired, you can apply for a 50% concession on the cost of your TV Licence.

If you live in residential care, you may qualify for a TV Licence at the cost of just £7.50 per year (as at 2009). Visit the website www.tvlicensing.co.uk for information about ways to pay or for other queries, you can also contact them in the following ways:

- **Write to** TV Licensing, Bristol BS98 1TL
- **Call** 0844 800 6790
- **Minicom** 0844 800 6778
- **Fax** 0844 800 5816

Food and housekeeping

These will vary from household to household. Typical costs for food and household items (such as cleaning products) are as follows:

	Per week	Per calendar month
Single person	£35 to £45	£152 to £195
Couple	£60 to £75	£260 to £325
Each child	£20 to £35	£86 to £152

Food costs in rural areas can be significantly higher as local shops can charge higher prices.



Telephone and internet charges

Telephone and internet services are provided either by a landline or by a mobile phone. The charges vary greatly depending on the supplier and what type of contract you have. A basic landline for telephone calls costs about £11.00 a month plus the cost of each call you make.

Other costs

Remember you will also need to budget for other costs such as: travel (car or public transport), birthdays, holidays and seasonal festivities, clothing and school meals.

Please see the budgeting sheet at the end of this booklet to help you manage the cost of running your home.



Handy hints

- Heating: Too warm? Don't waste your money - turn your thermostat down by 1°C. It could cut your heating bills by up to 10%.
- Hot water: Of course it should be hot, but it doesn't need to be scalding. For most people, setting the cylinder thermostat to 60°C/140°F is fine for bathing and washing.
- To cut down on wasted energy and to save money, avoid leaving electrical appliances on standby and remember not to leave them on charge unnecessarily.
- Defrost your freezer regularly to keep it running efficiently and cheaply.
- To save money and electricity always wash a full load in the washing machine or dishwasher. If you can't, use a half-load or economy programme if your machine has one.
- A dripping tap could waste as much as 90 litres of water a week.
- Taking a shower everyday instead of a bath will use a third of the water.
- Microwave ovens use less energy to heat food than conventional ovens.

Freecycle

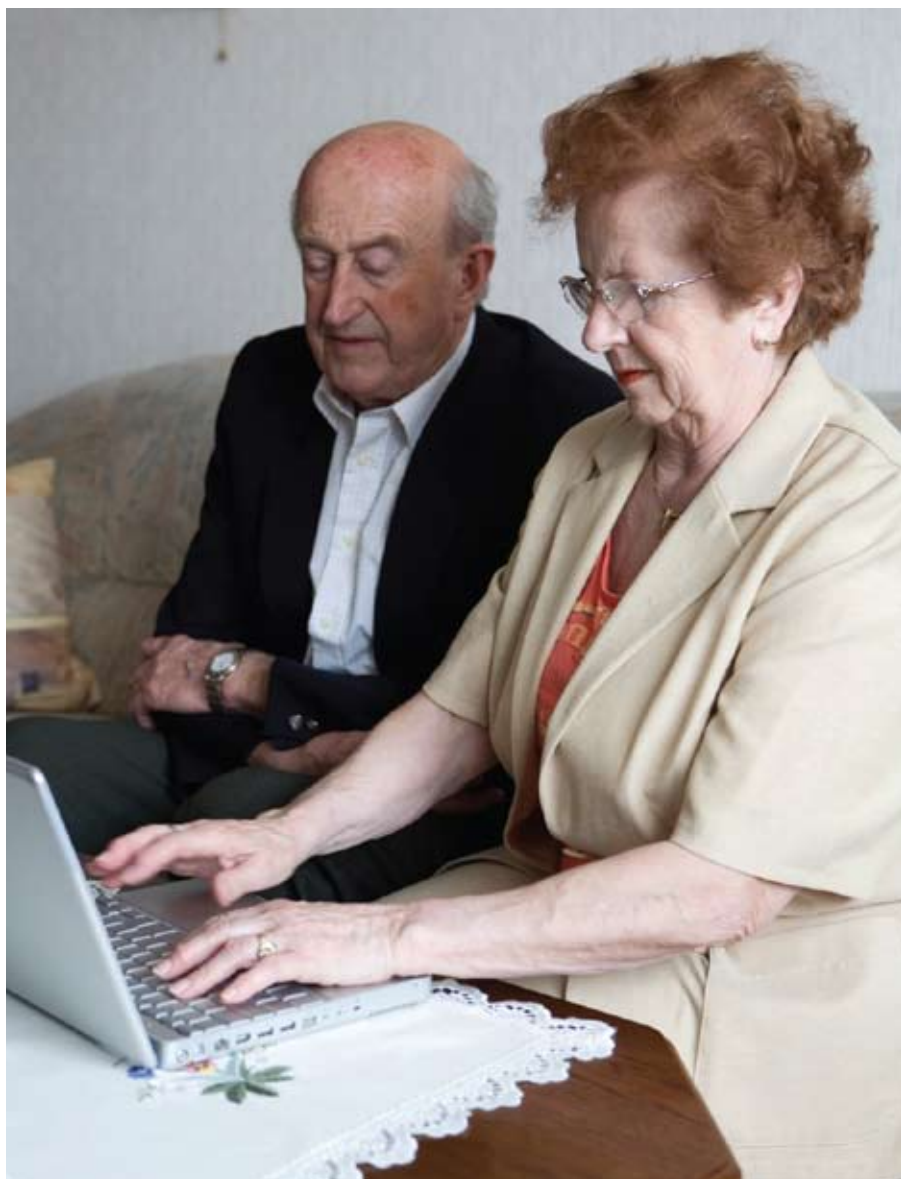
The worldwide Freecycle Network is made up of many individual groups across the world. It's a group of people who are giving (and getting) stuff for free in their own towns. To access this network you need to visit the website www.freecycle.org and join your local group. You can then look at all the items on offer from a sofa to a piano to a bicycle to a shed! It's worth a look and you may get what you need for free!

Budgeting sheet

You can use this sheet to work out what you are spending and then spot areas where you can save or make savings.

Item description	Weekly spend	Aim to spend	Potential savings
Rent or mortgage			
Council tax			
Water rates			
Home insurance			
Electricity			
Heating (gas / oil / coal)			
Telephone / mobile			
Internet connection			
Television Licence			
Satellite / Cable television			
Food / Groceries			
Milk & Bread			
Alcohol			
Cigarettes			
Household Cleaning Products			
Toiletries			
Travel - bus fares			
Travel - taxi fares			
Travel - train fares			
Hire purchase / loans / credit card repayments			

Car - Insurance			
Car - Road Tax			
Car - fuel			
Car - Servicing & Repairs & MOT			
Lottery & Gambling (including bingo, scratch cards etc)			
Hobbies & Sports			
Socialising - weekend out, cinema, day trips etc			
Gifts and seasonal festivities			
Holidays			
Health - including prescriptions, supplements, vitamins, gym etc			
Beauty - including hairdressers, sunbed, barbers			
Clothing & Footwear			
Pets & Vets			
Pocket Money for children			
Savings & Investments			
Home Improvements / repairs			
Bank Charges			
Newspapers, magazines & books			
Videos, DVDs & CDs (including hire)			
Anything else			
Totals			



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If you would like this form in another language, large print, Braille, or audio tape please telephone Customer Services on: **0191 268 4800**.
Calls may be monitored and recorded for quality and training purposes.

For general enquiries please contact:

NomadE5 Housing Association

Number Five
Gosforth Park Avenue
Gosforth Business Park
Newcastle upon Tyne
NE12 8EG

T 0191 268 4800

T 0845 017 8686 (local rate)

F 0191 292 2600

E info@nomade5.co.uk

www.nomade5.co.uk

For welfare benefit and debt advice please contact:

Welfare Rights Team

Number Five
Gosforth Park Avenue
Gosforth Business Park
Newcastle upon Tyne
NE12 8EG

T 0191 292 2735

E welfarerights@isoshousing.co.uk

F 0191 292 2600