

# Preparing for your new home



You have applied to us for housing, and have been put on our waiting list. While you are waiting for an offer of housing from us, we thought you may wish to think ahead and plan for the move.

## Running Costs

Do you know how much you will need to cover the basic costs of running the flat or house?

We hope the following information gives you some idea of what is involved.

### Rent

#### When will you pay your rent?

Rent for your new home is payable to us one month in advance. If you are working, we will ask you to pay one month's rent to us before you receive your keys and to set up a Direct Debit for your ongoing monthly rent payments.

If you are entitled to some Housing Benefit we will ask you to pay part of your rent before you receive keys and if you are entitled to full Housing Benefit we will assist you to submit your claim for this.

If you are in receipt of Universal Credit, we will also assist you to make your claim and request that your rent costs are sent directly to us.

Our average weekly rents are:

1 bedroom = £75.23

2 bedrooms = £85.11

3 bedrooms = £98.75

4 bedrooms = £104.93

5 bedrooms = £106.06

#### How will you pay your rent?

Working?

If you are working full or part time, then we can carry out a benefit check with you as you may still be entitled to Housing Benefit.

If you receive partial Housing Benefit then a discretionary Housing Benefit application could be applied for which provides additional support.

Not working?

There is help available through the benefits system for people who qualify. It can be quite complicated, so that is why we have staff to help and advise you on what you should be paying, right from the start of your tenancy.

#### Council Tax

You will also need to pay Council Tax to Glasgow City Council. The level depends upon the Council Tax banding. The table on Page 3 provides the current charges.

All of our tenement flats are Band A. We can provide you with the Tax Band when you come into our office to sign for your new home.

Council Tax Charges 2019/20				
Tax Band	Council Tax	Water Charge	Waste Water (Sewerage) Charge	Total Annual Charge
A	£883.33	£137.04	£159.12	£1179.49
B	£1030.56	£159.88	£185.64	£1376.08
C	£1177.78	£182.72	£212.16	£1572.66
D	£1325.00	£205.56	£238.68	£1769.24
E	£1740.90	£251.64	£291.72	£2284.26
F	£2153.13	£296.92	£344.76	£2794.81
G	£2594.79	£342.60	£397.80	£3335.19
H	£3246.25	£411.12	£477.36	£4134.73

Again, you may qualify for benefit if you are not in work or are in part-time work so do ask us about this.

### Electricity/Gas

The cheapest method for paying gas and electric bills is by Direct Debit, which allows you to spread the cost over the year. The most expensive method is by pre-payment meters. In addition to your gas and electricity costs, you pay an additional charge for the meters themselves and the administration of the pre-payment scheme. This can run into hundreds of pounds per year.

It is important to shop around for the best deal.

### Buying furniture and electrical goods

When buying these items for the first time, it is important to look at what you really need against what you want. There is a danger of

having too many expectations at the early stages of you moving into a new home.

There are many companies who are only too willing to give you everything that you want, who do not require credit checks, have small weekly payments, however these are the companies with the highest levels of interest charges.

Companies such as Brighthouse may appear to be reasonable and affordable. Most people look at the weekly payment and do not realise the total cost of the item.

For example, if you are looking to buy a cooker, below are three different examples of what this could cost you. Assuming a cooker costs £591.88 plus £95 delivery and installation = £689.88

As at February 2019 using a company, such as Brighthouse, you could see the cost advertised

as £6.25 per week. This could be payable for a total of 156 weeks, meaning the total payable is £975.00. The interest rate charges is 69.9% APR.

Another example is using Provident to take out a loan of, for example £400 over 52 weeks where the total amount payable is £749.

#### Credit Unions V Provident

Let us compare the cost of a £300 loan between the Provident and the Credit Union  
Provident £300 over 52 weeks = £561.60  
Credit Union £300 over 52 weeks = £321.20  
You have saved £240.40

Figures taken from the BCD Credit Union and Provident online calculators

## What is a Credit Union

Credit Unions were established in the late 1980s and since then they have grown steadily. They are financial co-operatives based in low income neighbourhoods, owned and controlled by local residents. They aim to provide savings and low cost credit facilities to their members. They offer a range of other services including:

- Car, travel, home and health insurances
- Mortgages
- Financial plans
- Direct debits and standing orders
- Free life insurance
- Foreign exchange
- Young saver account

## Other Costs

Pages 6 and 7 provide information on how to set a household budget.

## Tenancy Support Officer

Our service helps make sure that you stay in your home for as long as you want to and that services from other agencies are provided or continued to help you and your family enjoy your new home.

Avril McLaughlin, our Tenancy Support Officer, would be happy to discuss with you any other needs or services you may require.

Avril can work with you to:

- make sure agencies who currently provide support to you or your family continues and source other support services that may be of help to you;
- get help with furnishing and decorating your new home;
- assist with referring you to other agencies and ensure you are supported with addiction or mental health issues you may have or are experiencing.

You can arrange an appointment to see Avril and discuss any issues or concerns you may have about taking on the responsibilities of a tenancy by phoning her on 0141 550 9550 or emailing [avril.mclaughlin@thenuehousing.co.uk](mailto:avril.mclaughlin@thenuehousing.co.uk) - she will be happy to help.

## Useful Contact Numbers

### Low Cost Credit

Bridgeton/Calton/Dalmarnock  
Credit Union  
2 Main Street,  
Glasgow, G40 1HA  
Tel: 0141 550 4171

Glasgow Credit Union  
95 Morrison Street,  
Glasgow, G5 8BE  
Tel: 0141 274 9933

Cranhill Credit Union  
4 Crowlin Crescent,  
Glasgow, G33 3PH  
Tel: 0141 774 0001

Castlemilk Credit Union  
155 Castlemilk Drive,  
Glasgow, G45 9UG  
Tel: 0141 631 2952

Scotcash  
55 High Street,  
Glasgow, G1 1LX  
Tel: 0141 276 0525

### Advice Agencies & Services

Below is a list of other agencies who will also be able to help you with financial advice:

Easterhouse Citizens Advice Bureau  
Tel: 0141 773 2328

Easterhouse Money Advice  
Tel: 0141 773 5850

Bridgeton Citizens Advice Bureau  
Tel: 0141 554 0336

Castlemilk Citizens Advice Bureau  
Tel: 0141 634 0338

Castlemilk Law and Money Advice Centre  
Tel: 0141 634 0313  
[www.castlemilklawcentre.co.uk](http://www.castlemilklawcentre.co.uk)

## Budgeting Exercise

Below is a tool you may find useful to help you calculate the costs of running a household. This exercise will hopefully indicate costs that you may not have considered in the past.

BOX 1: ESSENTIAL EXPENDITURE OR OUTGOINGS	
Weekly/Fortnightly/Monthly Amount (£)	
Rent	
Council Tax	
House Contents Insurance	
Life/Endowment Insurance	
Pension contributions	
Maintenance/Child Support	
Gas / Electricity	
Telephone / Mobile	
Internet Payment	
Food and Housekeeping	
Clothing	
Children's expenses/school meals	
Health payment - dental/glasses	
TV rental / satellite	
TV licence	
Hire Purchase Agreement	
Pets/vets cost/insurances	
Social Fund Loan payment	
Student Loan payment	
Travel expenses	
Road Tax	
Car insurance	
Petrol/diesel	
Other expenses *	
Other expenses *	
<b>TOTAL EXPENDITURE (BOX 1)</b>	<b>£</b>

BOX 2: INCOME	
Weekly/Fortnightly/Monthly Amount (£)	
Wages/salary	
Wages/salary - partner	
Non-dependent contribution	
Pension Credit	
Child Benefit	
Tax Credit	
Jobseekers Allowance	
Employment Support Allowance	
State Pension/Works Pension	
Private Stakeholder Pension	
Child Maintenance	
Other income **	
<b>TOTAL INCOME (BOX 2)</b>	<b>£</b>

BOX 3: AVAILABLE INCOME	
BOX 2 LESS BOX 1	£

\* please state type of expenditure

\*\*please state type of income

## If you are a Thenue Housing tenant - have you tried our new self service APP on your phone or tablet?

You can now access many of our services from the comfort of your home or on the go with the APP.

- no need to phone or visit our office
- access up to date data on your rent account, repairs history etc 24/7, 365 days a year!
- Report repairs or a neighbour complaint day or night.

It's available from Google Play Store or Apple App Store or you can scan the QR code opposite. If you need help to download it, contact staff at our office.



You can also access these online services by visiting our webportal, available on our website at [www.thenuehousing.co.uk](http://www.thenuehousing.co.uk)

thenue housing  
423 London Road, Glasgow, G40 1AG  
Tel: 0141 550 3581  
[admin@thenuehousing.co.uk](mailto:admin@thenuehousing.co.uk)  
[www.thenuehousing.co.uk](http://www.thenuehousing.co.uk)

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