

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 basis costs of running the flat or house? We hope the following gives you some idea of what is involved.

Rent

How will you pay the rent?

If you are working full or part time, then you should request a benefit check 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.

For information, our monthly average rent for a one bedroom flat in Calton is £260 and a four bedroom house in Dalmarnock is £380.

Not working? In part-time work?

There is some help available through the benefits system for people who qualify for support. It can be quite complicated, so that is why we have staff to help and advise new tenants on what they should be paying, right from the start when you get your keys.

Council Tax

You will also need to pay Council Tax to Glasgow City Council. The level depends upon the Council Tax banding. Below are the correct Glasgow City Council amounts for each band.

Council Tax Charges 2016/2017				
Tax Band	Council Tax	Water Charge	Waste Water (Sewerage) Charge	Total
A	£808.67	£121.44	£151.80	£1091.27
B	£943.44	£141.68	£177.10	£1273.14
C	£1078.22	£161.92	£202.40	£1455.02
D	£1213.00	£182.16	£227.70	£1636.90
E	£1482.56	£222.64	£278.30	£2000.66
F	£1752.11	£263.12	£328.90	£2364.41
G	£2021.67	£303.60	£379.50	£2728.17
H	£2426.00	£364.32	£455.40	£3273.80

All of our tenement flats are Band A. You can ask for the banding at the sign up. Again, you may qualify for benefit if you are not in work or are in part-time work (always seek advice).

Electricity/Gas

The cheapest method for paying gas and electric bills is by direct debit, this 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 deals.

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 your new tenancy.

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.

For example, buying a cooker:

(Extract from Brighthouse website Nov 2015
Beko 60cm white electric cooker (without service cover)

Cost: £421.54 cash
or weekly payments option of £3.89 per week for 156 weeks (3 years)
Interest charges you pay: £185.30
Total Cost to you: £606.84

Beko 60cm white electric cooker (inclusive of service cover)

Cost: £421.54 cash
or weekly payments option of £5.99 per week for 156 weeks (3 years)
Interest charges you pay: £512.90
Total Cost to you: £934.44

The same cooker purchased from another store (Currys website Nov 2015) and financing by Credit Union

Cost: £349.99 cash
Credit Union Loan option
(Information from Bridgeton/Dalmarnock/Calton Credit Union June 2012)

Borrow £349.99 from your local Credit Union
Repay at £5.43 per week for 70 weeks (18 months)
The total cost of the loan is only £379.37
Interest is only £29.38!

THINK ABOUT JOINING A CREDIT UNION TODAY!

Credit Unions

A better way to get access to lower cost credit is to join the local credit union.

Since the late 1980s the number of community-based credit unions in Britain has grown steadily. These are financial co-operatives based in low-income neighbourhoods, owned and controlled by local residents, which aim to provide savings and low-cost credit facilities to their members.

Credit Unions -vs- Provident

Let us compare the cost of a £300 loan between the Provident and the Credit Union.

Provident

£300 over 55 weeks at £9.00 per week
= £495.00

(extract from Provident website Nov 2015)

Credit Union

£300 over 55 weeks at £5.82 per week
= £319.77

A saving of £175.23

Credit unions offer a range of other services:

- car, travel, home and health insurances
- mortgages
- funeral plans
- direct debits and standing orders
- free life insurance
- foreign exchange
- young saver accounts

Other Costs

See pages 6 & 7 for other running costs and how to set out a budget.

Useful Contact Numbers

Low Cost Credit

Bridgeton/Calton/Dalmarnock
Credit Union
9 Bridgeton Cross
Glasgow, G40 1BN
Tel: 0141 550 4171

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

Cranhill Credit Union
67 Longstone Road
Glasgow, G33 3JU
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 771 2328

Easterhouse Money Advice
Tel: 0141 773 5850

Bridgeton Citizens Advice Bureau
Tel: 0141 554 0336

East End Community Law Centre
Tel: 0141 552 6666

Castlemilk Citizens Advice Bureau
Tel: 0141 634 0338

Castlemilk Law and Money Advice Centre
Tel: 0141 634 0131

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 *	
TOTAL EXPENDITURE (BOX 1)	£

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 **	
TOTAL INCOME (BOX 2)	£

BOX 3: AVAILABLE INCOME	
BOX 2 LESS BOX 1	£

* please state type of expenditure

**please state type of income

Tenancy Support Officer

This is a new service provided by us to 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 - she will be happy to help.

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