

The average cost of running a home



Paying your rent

Your rent is due in advance from the start of your tenancy. You may be expected to pay up to a month dependant on your income payment frequency.

How to Pay

- Direct Debit
- Standing order
- Housing Online
- Post Office
- Automated Telephone payments
- **01543 215020**
- Payzone



The simplest and most convenient way for you to pay bills.

Council Tax

All Council properties are Band A or Band B. The Housing Team will tell you the band of your new home or visit www.counciltaxfinder.com

If you live in the property alone you may be entitled to a 25% discount off your bill.



Cannock Chase Council understands that there are many pressures on household incomes, but payment of your rent should always be your first priority as it means that you can enjoy a safe and secure home.

Council rents in Cannock Chase:

Property Type	Average Rents
1 bed low rise flat	£67.05
1 bed bungalow	£68.33
2 bed low rise flat	£73.34
2 bed bungalow	£78.02
2 bed house	£78.76
3 bed house	£81.42
3 bed bungalow	£84.60
4 bed house	£90.83

If you are on a low income you may be entitled to help to pay rent and Council Tax.

For more information visit
www.entitledto.co.uk

Universal Credit

Universal Credit replaced six benefits with a single monthly payment. It will be paid once a month IN ARREARS into your bank account, in the same way as salary. It is payable to people of working age including those who are unemployed, working or too sick to work. Universal Credit replaces:



- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Housing Benefit
- Child Tax Credit
- Working Tax Credit

Universal Credit is a replacement of Housing Benefit. YOU will need to make arrangements to pay the rent yourself. Paying rent is a priority payment. Failure to keep the rent account up to date may result in you losing your home.

Things to remember

- Universal Credit will be paid directly into your bank account and paid monthly in arrears
- YOU will have to pay the landlord yourself as any help you get with rent will be included in your Universal Credit Payment
- You will get one monthly payment for your whole household
- Most people will claim Universal Credit online and keep their account up to date online
- If you open a bank account that doesn't have an overdraft facility you won't normally have to go through a credit check.

The Housing Team can help set up email addresses.



For more information or advice on preparing for Universal Credit please contact Cannock Chase Council on **01543 462621** or visit www.cannockchasedc.gov.uk/universalcredit.

Benefit Cap

The Benefit Cap restricts the amount of benefits you can receive to £384.62 each week for families. There are many benefits included in this cap including Housing Benefit, Jobseeker's Allowance, Income Support, Employment and Support Allowance, Child Benefit and Child Tax Credits. At present, they are only implementing the Benefit Cap by reducing from the Housing Benefit claim. There are exemptions to the cap. Some of the exemptions include Working Tax Credit, Disability Living Allowance, Personal Independence Payments and if you receive the support component of Employment and Support Allowance.

For example, a couple living with three children in a home of which rent is £100 per week. The total average benefit the family receives is £333.36 not including Housing Benefit.

The Benefit Cap is up to £384.62 which means the family would get £41.26 Housing Benefit and have to pay £48.74 out of the other benefits they receive.



For further information, please visit www.gov.uk/benefit-cap/overview

Gas and Electric



Paying by Direct Debit and having the same supplier for your gas and electricity (dual fuel) generally saves you money on your bills. (Please note not all council properties have a gas supply), so all electric property energy costs will be higher than stated. Pre pay meters tariffs are also more expensive than standard credit or direct debit tariffs.

Below is an idea of weekly cost for gas, electricity and dual fuel. These will vary depending on the utility company you choose and how much fuel you use.

Average tariff Comparisons	Gas		Electricity		Dual Fuel	
	Direct Debit	OPM*	Direct Debit	OPM*	Direct Debit	OPM*
1 or 2 bedroom flat single person/couple	£15.86	£16.87	£9.23	£9.82	£24.80	£26.40
2 bed flat/ house/ single person/ couple with children	£21.43	£22.80	£13.65	£14.52	£34.79	£37.03
3/4 bed house single person/ couple with children	£21.67	£23.05	£14.02	£14.92	£35.42	£37.68

*Other payment methods - eg. payment cards, prepayment meters, cheque.

Top tips on energy efficiency



Lighting - Fit lower wattage or energy efficient bulbs wherever possible.

Heating - Turn your heating thermostat down and save on your energy bill. The recommended temperature is 18°C. Use timers and programmers to make sure that the heating and hot water are only set when you need them.

Laundry - Washing clothes at 30°C saves energy.



Cooking - Only fill kettles with as much water as you need.

Appliances - TV's, DVD players and music systems use up to 90% energy in standby mode so make sure they are turned off at the socket or use a power down device which will automatically turn them off when you switch off your appliances.

For free energy advice visit www.uswitch.com
for further information.

Guide to Budgeting

By using our simple personal budget sheet it lets you see how much money you will have coming in and will have going out to leave you with a final figure. If this figure is positive you can probably afford the cost of running a home e.g. plus £20.

If this figure is negative e.g. minus £15, you will be paying out more than you get in each week - meaning you are at risk of debt. If this applies to you, we strongly recommend that you have another look at your income and outgoings and think whether you are in a position to set up home at the moment.



Completing your Budget Sheet

Read through this booklet to see what your costs might be. Make sure that all your 'money coming in' figures and 'money going out' figures are changed into either weekly or monthly amounts.

- To change weekly figures into monthly, multiply by 52 and then divide by 12
eg. £73.10 per week Jobseeker's Allowance $\times 52 \div 12 = \text{£}316.77$ per month
- To change monthly figures into weekly, multiply by 12 and then divide by 52
e.g. £90.00 per month on electricity $\times 12 \div 52 = \text{£}20.77$ per week

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 such as the Citizens Advice that can offer help. Please refer to our website for details.

Priority and non-priority bills

Your main priority bills are rent, Council Tax, TV Licence, gas, electricity and water and you should always ensure that these are paid on time. If you do not pay these, you are putting your tenancy and belongings at risk. You can even face fines and imprisonment for non-payment of your Council Tax and TV Licence.

Non-priority bills include loans, credit cards and catalogues. These are debts of which you have received credit through companies and you are expected to pay them back. You usually have to pay interest on what you receive.

Always remember that your priority bills should be paid over non-priority bills. If you are having money worries, there are many agencies including Citizen's Advice that can assist you.

Utilities

Water Rates

If your new property already has a water meter, we will explain how it works when you sign your tenancy agreement. You will be charged for the amount of water you use instead of paying a fixed amount. A water meter can't be taken out. If there is no water meter you will have a fixed charge.



Water Rates are based on the Rateable Value of the property. South Staffordshire charge £1.88 for each pound of Rateable Value

Here are some examples of how much the water rates could be:

Water	Weekly	Yearly
1 bed flat	£6.12	£317.80
2 bed flat	£8.33	£433.06
2/3 bed house	£9.51	£494.46
4 bed house	£10.00	£519.93



If the property does not have a water meter and you think that having one could save you money, contact your supplier. A single person may benefit from having a water meter but a family with children would be unlikely to.

For further advice contact **South Staffordshire Water** contact **0845 45 67 063**
or visit **www.south-staffs-water.co.uk**

Top 7 water saving tips

Suds law

1 Using a sink of water to wash up twice a day rather than having the hot water tap running could save around £34 a year on your gas bill and around £25 on your metered water bill. If you need to rinse utensils or wash vegetables, use cold water and don't leave the tap running!

2 **Make it go further**
Reuse unused water: For example, pour leftover glasses of water on houseplants and avoid wasting water from running taps while waiting for hot water.

3 **Turn it off**
A running tap wastes more than six litres of water a minute, so turn off the tap while brushing your teeth, shaving, or washing your face - and use cold water if you don't need hot.

Change your head

4 If a family of four replace their shower head with a water-efficient one they could save around £72 off their gas bills and around £72 off their water metered bills each year. That's a total saving of £150.

Don't be a drip

5 A dripping tap can waste more than 5,500 litres of water a year, so make sure your taps are properly turned off and change washers when taps start to drip.

Fill 'em up!

6 Make sure that Washing machines and dishwashers are full before you use them, and always use the most efficient water and energy savings settings. When it's time to replace your appliance, look for the Energy Saving Recommended logo.

Snub the tub

7 If everybody in a family of four replaces one bath a week with a five-minute shower, you can save up to £18 a year on gas bills and up to £21 on a water bill, if metered.



Call Housing
Repairs direct on
01543 462621

TV, Internet and Phones

TV Licence

If you use any type of television equipment or receive or record television programmes, you are required by law to have a TV licence.

For more information visit www.tvlicensing.co.uk

The current cost of a colour TV licence is £159



Cable and satellite packages

Many people now choose to subscribe to cable or satellite packages that include TV channels, broadband and landline calls.



The cost of a package can be between £22 and £68 per month, check with individual suppliers for details. You will need our permission to install a satellite dish so contact **01543 462621** for details.

Internet access

You may need the internet for claiming a benefit, conducting job searches or paying your rent so you should consider how you can get connected. You could either have broadband fitted in your home for a monthly fee or you may prefer internet access on the move for your mobile phone, laptop or tablet that you can subscribe to through by contract or pay as you go.



Landlines and mobile phones

Line rental costs vary and call costs may vary, check with individual suppliers for details. If you have a mobile phone, remember to budget for your contract, call charges or top-up costs. To compare prices and tariffs visit www.uswitch.com

Food and other household expenses

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

- £30 - £50 per week, per adult
- £20 - £30 per week, per child



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

Average cost of school meals

School meals cost about £12 per week or £2.40 per day. Free school meals are available to any full-time student who is still at school including nursery children who attend all day and also sixth form students for your child if you or your partner gets either:

- Income Support
- Income-Based Jobseekers Allowance
- Child Tax Credit only (with a family income of less than £16,190 - assessed by the HM Revenue and Customs)
- National Asylum Seekers Support
- Guarantee Element of State Pension Credit
- Employment and Support Allowance - income related only

Free school meals will be provided for all students up to Year 2.

Meals are not available for students at further education level.

For further information visit www.gov.uk/apply-free-school-meals



➔ Money Coming In

	Amount	Weekly
Wages/salary		
Universal Credit		
Job Seekers' Allowance		
Income Support		
Employment Support Allowance or Incapacity Benefit		
Personal Independent Payment or Disability Living Allowance		
Child Benefit		
Child Tax Credit		
Working Tax Credit		
Pension		
Pension Credit		
Maintenance		
Other		
Total A		

Notes



Money Going Out Amount

Weekly

Rent		
Council Tax		
Water		
Gas		
Electricity		
Home Contents Insurance		
Other Insurance		
TV Licence		
TV subscriptions (Sky, Netflix etc...)		
Food & household expenses		
Broadband/Internet		
Clothing		
Car Insurance, tax, maintenance & servicing		
Petrol/diesel		
Public transport		
Childcare costs		
School meals		
Mobile		
Telephone		
Money owed to others		
1 <input type="text"/>	£	
2 <input type="text"/>	£	
Store cards		
Credit cards		
Total B		

Now take B from Total A to find your disposable income

Total A £ - **Total B** £ = £

If your figure is a minus, contact us to see how we can support you.

Moving in day



One of the first tasks is to take readings of your gas, electricity and water meters and provide them with your meter readings. (if you are moving out of your property, then you should take your final meter readings too). You should also contact your Local Authority and make arrangements to set up your Council Tax account.

There are other people you need to tell such as:

- Old and New landlord
- Housing and Council Tax (benefits)
- TV Licence (required by law)
- Electoral Role (this can help with your credit score and contribute to your digital footprint)
- Utility Providers (now would be a fantastic time to check your getting the best offer)
- Your employer/Job Centre/Her Majesty Revenue & Customs
- DVLA for driving licence and vehicle registration (required by law)
- Internet and Television providers
- Royal Mail (there may be a charge to have your mail redirected, try to inform people before you move)
- Any companies you have borrowed money from or owe money to
- All bank/building societies
- Doctor
- Dentist
- Schools
- Family and Friends

Useful telephone numbers and websites



Citizens Advice

www.citizensadvice.org.uk
03444 111444

USwitch

www.uswitch.com
0800 051 5493 (Landline)
0333 321 6808 (Mobile)

National Debt Line

www.nationaldebtline.co.uk
0808 808 4000

TV licensing

www.tvlicencing.co.uk
0300 790 6165

South Staffordshire Water

www.south-staffs-water.co.uk
0800 389 1011

Royal Mail

www.royalmail.com
03457 777 888

DVLA

www.dvla.gov.uk
0300 790 6801

Step Change Debt Charity

www.stepchange.org
0800 138 1111

Money Advice service

www.moneyadviceservice.org.uk
0300 500 5000

Who Supplies My Electric

0845 603 0618

Who Supplies My Gas

0870 608 1524

Register To Vote Online

www.gov.uk/register-to-vote

This document can be provided in braille, on audio cassette tape/disk,
large print and in other languages on request to
Cannock Chase Council on **01543 462621**.

? =  **01543 462621**



How we use your personal information

The information provided will be used by Cannock Chase Council, who are the data controller. We will only share your information when necessary, with other departments such as Housing benefits, Council Tax, Environmental Health and external agencies such as Social Services, Staffordshire Police, NHS Choices, or where the law requires or allows us to. For further information please see: www.cannockchasedc.gov.uk/PrivacyNotice