



**east
north
east**

homes leeds

www.enehl.org.uk

£ The cost of running a home



Information for tenants

Other formats





If you would like this document in another format or language, please tick as required and return to East North East Homes Leeds, Freepost RRJX-YRTK-TACE, Leeds, LS7 3YY.

Your name:

Your address:

Telephone number:

Formats

-  CD
  Large print
  Braille
  Text only



- أود أن يكون هذا المستند باللغة العربية. ARABIC
 لطفاً این متن را به زبان فارسی در اختیار من قرار دهید. FARSI
 ئەم وەرەقەییەم بە کوردی دەوێت KURDISH
 Chciał(a)bym utrzymać ten dokument w języku polskim. POLISH
 ነዚ ደብዳቤ ኣዚ ብዓማይ ትግርኛ ኣደሊኡ. TIGRINI
 میں یہ دستاویز اردو زبان میں چاہوں گا گی URDU
 Another language (write in the box)

For more information call us on 0800 915 1600.

Contents

Introduction	1
Rent	1
Council Tax	2
Utilities	
Water Rates	3
Gas and Electric	4
Pay as You Go	
Home Contents Insurance	5
TV Licence	6
Landline / Mobile Phone	6
Cable / Satellite TV	6
Food and Other Household Expenses	7
School Meals	7
Clothing	8
Travel	8
First Home	9
Personal Budget	10 - 11



Introduction

If you have a place of your own you'll know just how much it costs to run a tenancy, on top of the rent and council tax. If this is going to be your first home, 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 you will have to budget for.

You need to make sure that you can afford these costs before you accept any offer of a property made to you by East North East Homes.

Please read through this guide carefully and complete the personal income and expenditure budget sheet at the end of this document to see if you can afford the costs of running your own home.

Rent



Paying your rent is a priority, your home is at risk if you don't pay. These figures are some average rent figures for different property types in Leeds:

Property Type	Average Rents 2009/10
1 bed low rise flat	£51.89
2 bed low rise flat	£56.23
1 bed high rise flat	£51.15
2 bed high rise flat	£54.96
2 bed house	£59.16
3 bed house	£66.71
4 bed house	£65.29

There are many ways to pay your rent. We prefer you to pay by Direct Debit . For those at risk of bank charges, we promote the bill payment services of Leeds City Credit Union. You can also pay by standing order; on line or automated telephone service with a debit or credit card; by calling our telephone payment service; by wage deductions if you work for Leeds City Council and by using a giro payment card at the Post Office, Pay Point and Pay Zone. If you are on a low income you may be entitled to Housing Benefit.

We will discuss this with you when you view any property offered and we have a 'paying your rent' leaflet which gives you more details. A Housing Support Officer will advise you of the amount of rent you need to pay and help you complete a Housing Benefit claim form when you sign up for a property.

If you have any problems paying your rent, please contact us immediately by calling in at your local Housing Office, by phone on 0800 915 1600 or email enehl.enquiries@enehl.org.uk. By not paying your rent you risk losing your home. We can advise you about claiming benefits you may be entitled to, or refer you to agencies who can support you to keep your tenancy and /or help with debt advice.

If you have any enquiries about East North East Homes Leeds please contact us by phone on 0800 915 1600 or visit a local Housing Office or go online at: www.enehl.org.uk.

Council Tax

As well as your rent, you pay Council Tax for services provided by Leeds City Council such as bin collections or services which the council has paid towards (e.g Police and the Fire Service).



For Council Tax purposes properties are put into a band dependant on their value. East North East Homes Leeds properties are mainly in Band A and B. We will complete a Council Tax form with you as part of signing up for your tenancy.

If you live by yourself or you are the only adult aged 18 or over living in the property, you will **be entitled to a 25% Single Person Discount (SPD)** off your Council Tax bill. Discounts can also apply if there is another adult living in the property who is disregarded for Council Tax purposes. This could be a full time student, student nurse, apprentice, employed carer, unpaid carer, youth training trainee or someone who is severely mentally impaired. This is called **Second Adult rebate**.

A discount can also apply for people who are temporarily absent from home or where a property has been adapted for disabled use.

Council Tax is charged on a yearly basis and usually collected over ten months from April to January. The charges for 2009 / 2010 are:

	Monthly over 10 months	Weekly over 10 Months (44 weeks)	Yearly
Band A	£84.95	£19.20	£849.55
Band B	£99.12	£22.54	£991.13
Band A with 25% SP Discount	£63.71	£14.48	£636.68
Band B with 25% SP Discount	£74.34	£16.90	£743.35

If you're on a low income, or you live with another adult (not your partner) who's on a low income, **you may be able to claim Council Tax Benefit or Second Adult Rebate**. A Housing Support Officer will advise you and help you to claim Council Tax Benefit or Second Adult rebate when you sign up for a property.

If you have any enquiries about Council Tax please contact 0113 222 4404, select Option 2 or visit www.leeds.gov.uk. If you experience problems maintaining Council tax payments, contact them direct and it may be useful for you to seek professional advice.

See page 10 **If you get into difficulties with money**.

Utilities

Water Rates



The water supplier for East North East Homes Leeds properties is Yorkshire Water. Yearly charges are based on the rateable value of your property. Water rates can be paid fortnightly or over eight months using a payment booklet or payment card at a Post Office, Bank, PayPal, PayPoint, Payzone or by direct debit.

Here are some examples of how much the water rates could be for 2009/2010

Property Type	Weekly
1 bed multi storey flat	£6.46
2 bed multi storey flat	£7.94
1 bed flat	£6.46
2 bed flat	£7.94
2 bed house	£7.59
3 bed house	£8.84
4 bed house	£9.00
1 bed bungalow	£6.15
2 bed bungalow	£8.17

Source: www.whatprice.co.uk 07.07.09

Your property may be 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 you think that having a meter fitted could save you money contact Yorkshire Water on 0845 124 2424.

If you have problems paying your water bill, an independent registered charity called the Yorkshire Water Community Trust may be able to help. They can be contacted by phoning 0845 124 2426, or for more information go to **www.yorkshirewater.com** or **ask at your local office where there are staff who can help.**

Gas and Electric



Energy companies offer a large range of different deals. For advice, visit the independent gas and electricity watchdog **www.energywatch.org.uk** or **www.ofgem.gov.uk**. East North East Homes Leeds also has its own Energy Switch website: **<http://enehl.billscutter.com>**. You can compare by savings alone, CO2 savings, customer service standards or a combination of all three.

Paying by Direct Debit and having the same supplier for your gas and electricity (dual fuel) generally saves you money on your bills. However, please note that not all East North East Homes Leeds properties have a gas supply.

Dual fuel customers using cards / tokens / key meters can save 24.06% a year (£285) by changing tariffs (source www.britishgas.co.uk). The table below estimates the yearly and weekly amount you should budget for your gas and electric bill, with gas as the main fuel used in the home. It also estimates the cost of an all electric high rise flat.

Electricity

Type of property	1 bedroom		2 bedroom		3 bedroom		4 bedroom	
	Yearly	Weekly	Yearly	Weekly	Yearly	Weekly	Yearly	Weekly
Flat	£500	£9.61	£721	£13.86	£874	£16.80	£727	£13.98
Bungalow	£538	£10.34	£710	£13.65	£746	£14.36	£1030	£19.80
Terraced	£541	£9.88	£743	£14.28	£747	£14.36	£1025	£19.71
Semi detached	£518	£9.96	£675	£12.98	£829	£15.94	£1008	£19.38
Detached			£688	£13.23	£754	£14.50	£983	£18.90

Gas

Type of property	1 bedroom		2 bedroom		3 bedroom		4 bedroom	
	Yearly	Weekly	Yearly	Weekly	Yearly	Weekly	Yearly	Weekly
Flat	£425	£8.17	£591	£11.36	£801	£15.40	£745	£14.32
Bungalow			£635	£12.21	£836	£16.07	£1152	£22.15
Terraced	£316	£6.07	£591	£11.34	£754	£14.50	£858	£16.50
Semi detached	£300	£5.76	£603	£11.59	£768	£14.76	£843	£16.22
Detached			£660	£12.69	£795	£15.29	£775	£14.90

Total running costs shown are based on a standard occupancy and heating regime. Actual costs will vary significantly between individual dwellings and occupancy levels. Running costs include allowances for cooking and appliances calculated on floor area. Fuel prices are average Direct Debit prices from Energy Watch October 2007.

People who are aged 60 or over may qualify for a Winter Fuel Payment. For further details contact the Winter Fuel Payment help line on **0845 915 1515 (08545 601 5613** for text phone users) or the DWP web site www.dwp.gov.uk.

If you have problems paying for gas and electricity your supplier may be able to help by reducing your bill or putting you on a different tariff / payment plan. Contact them direct or **come and see us at your local Housing Office**; we can help.



Pay as You Go home contents insurance

Home contents insurance should be a vital part of planning your new home. East North East Homes Leeds does not insure your furniture, belongings or decorations against theft, fire, vandalism, burst pipes or other household risks. You need to take out your own insurance.

We have a scheme arranged with Royal and Sun Alliance which makes it easy to protect your belongings and it's available to everyone no matter where you live in Leeds.

However, there are other insurance companies which offer home contents insurance and in some cases they could be cheaper; for instance if you're over 55 Age Concern may be slightly cheaper in some areas. If you're interested in the scheme you can get an application form and details of premiums from any of our Housing Offices.

These are some examples of the weekly amounts you would pay to insure your possessions (please refer to Royal and Sun Alliance prospectus / application form booklet for more details):

Sum insured	Weekly premium for tenants aged 60 or over	Weekly premium all other tenants
£9,000	£1.24	£1.49
£13,000	£1.80	£2.15
£17,000	£2.35	£2.81
£21,000	£2.90	£3.47
£24,000	£3.32	£3.97
£27,000	£3.73	£4.47
£30,000	£4.15	£4.96

We urge you to take out home contents insurance as it provides a financial safety net for your losses and can minimise how much it would cost you to replace or repair items that have been stolen or damaged.

If you don't take out insurance and a problem occurs, please **don't apply to the high interest lenders** who target our tenants with adverts for easy loans and no checks-you pay back much more than you need to. Save your money and visit a **Leeds City Credit Union branch and ask about their 'Handiload'**.





Television Licence

If you have a television in your home you must buy a licence for it, or run the risk of being fined. A yearly licence for a colour TV is currently £142.50. There are many different ways to pay your license either by direct debit, pay point outlet, debit or credit card and savings card to name a few. When you move, you need to let the TV licensing know your new address as your licence doesn't automatically transfer to your new address. To do this and for more information on payment plans, visit www.tvlicensing.co.uk or call 0844 800 6779.

	Weekly	Monthly	Yearly
Colour licence	£2.74	£11.87	£142.50

Landline / Mobile Phone



BT line rental is £11 a month plus the cost of your calls. Other suppliers line rental and costs may vary. Check with the individual supplier for details.



If you have a mobile phone, don't forget to budget for contract, call charges or top up costs for pay as you go.

Cable / Satellite TV



Many people are now choosing to subscribe to cable or satellite TV. The average cost of a package is between £15 or £45 a month. Cable and satellite companies charge varying amounts, check with individual suppliers for details. You'll need East North East Homes Leeds' permission to install a satellite dish, particularly if you live in a flat. Contact your local Housing Office for details.

Food and other household expenses



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

£25 - £30 a week, each adult

£25 - £30 a week, each child

If anyone in your household has a medical condition or needs a special diet, you might need to allow more.

TIP Don't forget the other household expenses such as washing and cleaning costs!

School meals / clothing vouchers / Education Maintenance Award



If your children have school meals you will need to budget for this. On average meals at primary schools cost £7.50 and £8.50 for high school. You can claim free school meals and school clothing allowance if you get Income Support, Job Seekers Allowance (income based), guaranteed credit, or if you get child tax credit and have a yearly income of less than £15,575 but do not receive Working Tax Credit.

If your child is over 16 and goes to school or college full time, they may be able to claim Education Maintenance Allowance which is a weekly payment of £10, £20 or £30 a week depending on your household income.

To find out more, ring the **Education Maintenance helpline on 0808 101 6219**.

Childcare Costs



Childcare costs in Leeds range from an average of £3 an hour for a child minder and £32.50 a day for a nursery. To see where the nearest registered child minder or nursery is to your home visit www.leeds.gov.uk/childcare or ring 0113 247 5487.

As part of Working Tax Credit (WTC) you may qualify for help towards the costs of childcare. If you qualify, the amount of help you receive will depend on your income. You can get up to 80p for every £1 you pay out in childcare costs. For more information ring 0845 300 3900 or visit www.hmrc.gov.uk/taxcredits

Having child care costs can also affect your Housing and Council Tax Benefit and could mean that you qualify for more help with your rent and council tax. For contacts see page 1 and 2.

Clothing



Allow £30 - £50 a month for each child (particularly young children)
Allow £30 - £40 a month for each adult.

Car



If you own a car you need to allow for the amount you spend on petrol, tax and car insurance.

Public Transport



If you regularly use public transport you may find a Metro Card will keep the costs down. A weekly metro card is £19.50. Children can apply for passes which mean they will travel for half the adult fare.

Since April 2008 everyone who lives in England and who is over 60 or eligible as disabled has been entitled to a free annual bus pass, giving free off-peak bus travel anywhere in England. 'Off-peak' is any time after 9.30 am Monday to Friday and all day at weekends.

For more details contact www.wymetro.com or ring 0113 245 7676.

Community Care Grant



If you get Income Support, income-based Jobseeker's Allowance or Pension Credit and have been receiving one of these for the last 26 weeks without a break of more than 28 days, or you are due to leave an institution or care home within 6 weeks, and are likely to get one of those benefits or entitlements on leaving, you may be eligible for a Community Care Grant to help with the cost of moving and setting up home.

A Community Care Grant does not have to be paid back.

If you decide to accept the offer of a property our staff can make you an appointment with our Benefits Advisors who can help you to apply for a grant.

Budgeting Loan



If you get Income Support, income-based Jobseeker's Allowance or Pension Credit and have been receiving one of these for the last 26 weeks without a break of more than 28 days, you may be entitled to claim a Budgeting Loan for furniture or household items.

A Budgeting Loan is often offered when a Community Care grant application has been refused or can be applied for in its' own right. The loan is interest free but needs to be paid back, which is arranged by deducting the repayments from your benefits.

If you decide to accept the offer of a property our staff can make you an appointment with our Benefits Advisors who can help you with applying for a loan.

Claiming your entitlement to Benefits when both in and out of work

East North East Homes has Benefit Advisers at each of our Housing Offices who can advise you on in work and out of work benefits, tax credits, pensions, Housing and Council Tax Benefit. Please call in at your nearest office or ring 0800 915 1600 to make an appointment.

If you get into difficulties with your tenancy

Talk to us, we're here to help. We can also help by referring you to an independent housing support service if needed who can support you in your home.

If you get into difficulties with money



Our staff can help you make sure you're getting all the income you're entitled to, help you work out your weekly budget and give you basic debt advice. Ask for a copy of our 'Money Matters' Debt Guide for more details.

We also work closely with local independent approved no cost debt advice partners and Leeds City Credit Union who offer banking services, as well as low cost loans.

First Home?



If this is the first time you have thought about setting up your own home there are extra costs you need to think about in addition to the usual costs described above. You'll need to think about the cost of furnishing your home and ensuring that you have all the essential household items you need such as bed, settee, table, cooker, fridge, washing machine, carpets etc. Local furniture stores may be able to help you with furniture. Having your own home for the first time is very exciting, but it is an expensive venture and you need to consider carefully if you're able to afford it.

Personal Budget



This budget sheet will let you see how much money you have coming in and give an average of how much you'd have to spend on running your home. When filling in your personal budget make sure all your incomings and outgoings are changed into either weekly or monthly amounts. **DON'T MIX WEEKLY AND MONTHLY AMOUNTS.**

Personal Budget Sheet

Name Date

Address

1

Income Weekly

Wages / Salary	
Wages / Salary (partner)	
Job Seekers Allowance	
Income Support	
Tax Credits	
Pension	
Child Benefit	
Incapacity Benefit	
Maintenance	
Non-dependant contributions	
Other (please specify)	

Total Box 1

£

3

Total box 1	
Take Away	
Total box 2	

Money available

£

2

Outgoings Weekly

Rent	
Council tax	
Water charges	
Buildings / contents insurance	
Life insurance / pension	
Gas	
Electricity	
Other fuel	
Housekeeping	
TV rental / licence	
Telephone	
Hire purchase	
Magistrates' court fines	
Maintenance payments	
Travel expenses	
School meals	
Clothing	
Laundry	
Child minding	
Prescriptions	
Other debt repayments (please specify)	

Total Box 2

£

Disposable Income = Total Box 1 – Total Box 2

If your income **(1)** is more than your outgoings **(2)**, you can probably afford the cost of running a home based on your current finances.

If **2** is more than **1**, you'll be paying out more than you get in each week – meaning you're at risk of debt. If this would apply to you and you still want to have your own home, we strongly recommend that you have another look at your income and expenditure and reconsider whether you are in a position to set up home at the moment.

Contact your local Housing Office if you need advice and help with completing your personal budget sheet. Or we can refer you to an advice agency in your area.

If you need advice on debt or money management or think you may be entitled to extra benefits, tax credits, disability benefits or pension we can help and there are a number of agencies that can offer help. Please ask at your local Housing Office for a copy of our Money Matters Debt guide which gives details of local advice agencies.

Disclaimer



East North East Homes Leeds has taken all reasonable care to ensure the information in this booklet is accurate. However all figures given are estimates for illustration only. The figures will vary depending on your own personal circumstances. East North East Homes Leeds will not be responsible for any direct or indirect loss, damage or inconvenience caused as a result of any reliance, by any person, on any inaccuracy, error, or omission within this guide.



Are we getting it right?

We're always trying to improve the quality of our information.

You can help us by filling in this form and:

- ✓ hand it in at any East North East Homes Leeds Housing Office
- ✓ send it to us at East North East Homes Leeds FREEPOST RRJX-YRTH-TACE, Leeds LS7 3YY

Thank you for your help

What do you think about this booklet overall?

Please tick whichever applies.

Good Average Poor

What part(s) of it should we improve?

Did you understand the information?

Yes No

If no, please say what you didn't understand

Do you think the layout is

Good Average Poor

How could we improve it?

Your name

Your address

Your phone no.

Email address



**east
north
east**
homes leeds

The cost of running a home
Produced by Communications and Information team
December 2007
Updated March 2008
Updated September 2008
Updated May 2009
Updated July 2009