

Furniture and household goods - be careful if you are thinking about borrowing from a doorstep seller or money lender to pay for things. You will pay a very high rate of interest and it may be difficult to pay off the loan. Also, avoid furniture stores that charge high rates of interest. You will pay far more for the furniture than the amount shown on the price ticket. It can be really tempting to take on the debt but repayments can be crippling. Everyone understands that when you are moving into a new house it takes time to get it the way you want it. There is a lot of help available and if you are going to take out a loan check out what credit unions offer. Budgeting Loans and Scottish Welfare Fund You may be able to apply for a budgeting loan or a grant to pay for essential furniture and household items. Budgeting loans are interest-free so you only pay back the amount you borrowed. Contact your local Job Centre for an application form. If you don't qualify for a budgeting loan or grant, you may be able to get a low-cost loan from your local Credit Union.

Please see our leaflet - Helping our Community with details of low cost furniture. This lists various external parties that could offer additional assistance. You'll find it on

How to contact us

By phone 0141 781 2277 By email enquiries@easthallpark.org.uk
via Facebook or Twitter [#Easthallpark](https://twitter.com/Easthallpark) or calling in to the office at:
Glenburn Centre, 6 Glenburnie Place, Easterhouse, G34 9AN

Opening hours;
9 am – 5pm Monday/Tuesday/Thursday
9 am – 3pm Wednesday
9 am – 3.30pm Friday

We always welcome your views and comments about improving our service.

If you would like this leaflet in another format, for example in large print or on tape, or in another language, please contact reception at the above address.

our website www.easthallpark.org.uk or ask at the office for a copy”

What can I do before I get tenancy?

If you don't already save on a regular basis, you may want to consider opening a savings account or joining a credit union to put money aside towards the costs of your new home. Banks and building societies offer a range of savings products and information. Your local credit unions is at 40 Easterhouse Township Centre, Shandwick Square, Glasgow, Lanarkshire, G34 9DT
Telephone: 0141-771 0004

Failure to pay rent

By not paying your rent you could ultimately lose your home and be left with expensive legal costs to cover. If you do lose your home due to non payment of rent you might struggle to be rehoused by another landlord in the future.

Get advice early!

We discuss paying rent and bills with every applicant – we don't want you to take on a tenancy that becomes unaffordable. We offer all applicants a welfare rights appointment before accepting a tenancy – this way you can talk through any issues or concerns you have.



COST OF RUNNING A HOME

INFORMATION SHEET 24



It costs a lot more than you'd think to have a home of your own. Although our staff will give you advice, help and assistance before you start your tenancy, we have written this leaflet to help you have a think about the real costs of having your own home.

If you have managed household bills before, you will know about the costs involved in running a home. However, if you are managing a household budget for the first time, you will need to think carefully about how much money you will need to set up your home and pay your regular bills.

Our Housing Officers/Housing Assistants and Welfare Rights Assistant can help you try to manage the financial stresses of moving into your new home but at the end of the day YOU have got to be sure you can afford it.

What will I need to buy for my house?

When you first move in, you will have to buy some or all of the following:

- Furniture, white goods, and appliances like cooker, fridge, washing machine
- Curtains/blinds, bedding and carpets

There are a number of local furniture recycling initiatives where you can get free or low cost furniture to help set up your home. If you use the internet look up www.morethanfurniture.org.uk. This has a map and contact details of all local furniture projects across Scotland. If you don't have access to the internet, ask us and we can look it up for you. We also have a leaflet 'Helping our community' that lists various external parties that could offer additional assistance. – you'll find it on our website www.easthallpark.org.uk or pop into the office for a copy.

If you move from one home to another you may have furniture to move. You need to think about who will move your items and what costs are involved. There are loans available for assistance with removal costs through the DWP for people on certain benefits - you can find out about these from the Jobcentre or our Welfare Rights Assistant. We can also help you apply to the Scottish Welfare fund or you can apply online on the Glasgow City Council website at www.glasgow.gov.uk Go to Living > Welfare Reform > Scottish Welfare Fund or by phone on 0141 276 1177 (Mon- Fri 9am-5pm). This fund can help people to set up a new home in certain circumstances.

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Things that you need to pay regularly may include:-

Expenditure	
rent less any housing benefit you may receive	loan repayments
food and household items	credit card repayment
electricity	telephone costs
gas	take aways
house contents insurance	TV licence
repayment of other debts	bus or train fares
life insurance	cigarettes/alcohol
car insurance	road tax
going out	petrol
haircuts	dentist
small tenant repairs	

On top of this you should think about saving a bit each week for Christmas, birthdays, holidays and unplanned expenditure (for instance repairs to your car or a washing machine).

How do I work out how much money I will need?

You have to be honest and realistic about how much money you have coming in and how much you will need to pay your bills. It is recommended you set aside money to cover your bills as there is usually a delay when you first move in before you get your council tax or fuel bills.

If you already have a home then you will need to give notice to your landlord, this can mean that you will be paying rent and other bills on two homes as sometimes you will

require to move to the new home quickly. A four week overlap of Housing benefit may be applied for but this is only given in certain circumstances. This is decided by Glasgow City Council.

How do I know how much my bills will be?

Rent - We give you details on the offer letter of exactly how much your rent will be, and we will advise if any rent increase is imminent. At Easthall Park, we do not ask for a deposit but your rent is due in advance of 28th of the month therefore we will advise

how much money to bring to the sign up. We will discuss various payment options and find what is best for you. It is extremely important that you pay your rent. It is a condition of your Tenancy Agreement that you pay your rent and if you don't we will take legal action against you and you could lose your home. You may be able to get Housing Benefit (or if you are on Universal Credit, housing costs) to help with your rent and we will make you an appointment with our Welfare Rights Assistant before, or soon after you have signed for your tenancy to help with advice on completing the application form. We will calculate how much you could be entitled to. However, it is YOUR responsibility to make sure claims and information are provided on time for any benefits or tax credits.

Council Tax - To find out the banding and cost of Council Tax for a particular property you can check online www.saa.gov.uk/glasgow or contact your local Council Tax Department: Glasgow City Council, 0141 287 5050. If you are the only adult over 18 living in the property you may qualify for 25% discount but it is your responsibility to inform the Council of who is living in the property. You may be entitled to other help with your Council Tax depending upon your situation; your local council office will be able to give you advice on this.

Food and Household Bills – Costs have been increasing and household bills will vary

from household to household. Typical weekly costs are: Single Person: £46 - £75 Couple: £85 - £126 | Each Child: £20 - £37

Fuel Bills - Remember that your bills will be higher in the winter. Here is a rough guide to the minimum you will have to pay for your gas and electricity combined: 1 Bedroom Flat: £16 per week | 2 Bedroom House: £24 per week | 3 Bedroom House: £32 per week However, it will depend on the type of accommodation, the type of heating and the efficiency and usage of your electrical appliances and many people pay much more than the costs listed above. If you are looking for advice on energy efficiency speak to our Welfare Rights Assistant on 0141 781 2277 You can also contact Home Energy Scotland on 0808 808 2282 or visit website advice@homeenergyscotland.org.uk.

TV Licence – a TV licence costs around £145. . If you watch TV live online or on your mobile phone, you must have a TV licence and can be fined £1000 if you do not have one. Find out more about how to pay the TV licence and about spreading the cost at www.tvlicensing.co.uk.

Home Contents Insurance - We strongly recommend that all tenants have home contents insurance. How would you replace things in your home if you were burgled or there was a fire or flood? You can choose any insurer you wish. There are a number of insurance products on the market that have been designed for tenants. IF you wish more details please contact our office. You can use specialist websites like www.uswitch.com to look for cover suitable to your needs.