

22

Your guide to... **running your home**



Information
for customers of
Parkway Green
Housing Trust



Your guide to... running your home

Whether you are moving into your first home or have been running your household for years, it can sometimes help to receive a little help or guidance on managing money better or just get some tips on saving money. At Parkway Green, we know that people sometimes worry about their finances and may find there is a lot of month left at the end of the money!

We want to help our customers as much as we can. So we have put together this practical guide to understanding the costs of running your home and some money saving tips to help you get the most from your income. We have also included a checklist to help make sure you have told everyone about your new address.

You might be surprised at just how much you could save if you follow a few tips. Much of the time simple things, like having a bank account so you can get much better deals for things like gas or electricity by paying by direct debit, can make a big difference.

This booklet explains what it will cost you to run your home and how to manage your money without getting into debt.

There are lots of things that you need to consider when running a home and this booklet tells you the cost of some of these things. From time to time we all need a bit of extra advice and support, this booklet tells you where you can get some help.

Moving Into Your First Home?

If you are about to move into your first home you might like to read this booklet carefully and think about how you are going to make sure you can balance your bills.

Moving into your first home can be exciting, but you will need to think about paying for all those essentials like beds, a cooker, a fridge, crockery, a sofa, chairs, cooking utensils, bedding and other household items. You may want to contact the Tree of Life Centre, their number is on the back of this leaflet.

You need to budget for what you need:

- Start by making a list of everything you need
- Work out how much you can afford to spend on each item

- Speak to friends and family to see if they have things they can give you
- Find out where you can buy things for your home, for example second hand shops can be a good place to buy affordable good quality items - you will find a list of some shops in the area at the back of this booklet
- If you want to buy things on credit you must make sure you can afford the weekly payments after you have paid your bills. If you are thinking of paying things with credit, think about using the Manchester Credit Union for a loan. You can use the loan to pay for something outright and then pay the credit union back in weekly payments. You can read more about using credit unions and the different costs of borrowing later in this leaflet.

Balancing your budget

The money you receive is known as income. This is normally a wage from an employer, benefits, payments such as maintenance, or a combination of all three.

The money you spend is known as expenditure this includes paying bills, buying food and paying for transport costs.

The difference between income and expenditure is your disposable income. This is the money available for things like going out or saving. The better you manage your money and reduce your expenditure the more you can have left over.

Everyone needs to know how much money they have coming in and how much they have to pay out. If you don't pay people on time they may charge you fees or interest and this can make it harder to get the best deals.

There are a few things that you must not fall behind with:

- ➔ Paying your rent to Parkway Green Housing Trust is your top priority. If you don't keep your rent up to date, you risk losing your home. There are lots of ways to pay your rent - have a look at 'Your Guide to Paying Your Rent' for more information on how to pay and when to pay. Anyone can fall behind with their rent - you only a small change in your circumstances to have an effect on your income. If you can't pay your rent you must speak to us straight away so that we can help you to sort out the problem.
- ➔ You must pay your Council Tax. If you don't then the local council can take you to court, if you continue not to pay you can be fined as well as having to pay the Council Tax you owe.



- ➔ If you do not pay maintenance and child support, deductions can be made from your wages or benefits. Ultimately you may have your goods seized or face imprisonment.
- ➔ If you don't pay a court fine, you could ultimately face prison if you do not pay.
- ➔ Failing to pay your gas, electricity and water rates means the amount you owe can be passed to collection agencies. Ultimately you can be disconnected from your supplier.

One of the easiest ways to manage your money is to keep a record of your income and expenditure.

This means you can work out how much you need to pay out and how much you will get in. You can also keep a record of when you will receive or pay out money.

On the next page is a sample income and expenditure sheet. You can use this to work out your normal income and expenditure. To really keep a grip on your finances though, why not do one every month, then you can plan for those occasional things like Christmas more easily.

Parkway Green has a debt advice team, who offer free confidential advice and can talk to creditors on your behalf about reducing your monthly outgoings. They can also offer advice about managing your household budget and tips for reducing your household bills.

Income and Expenditure

| Income | | |
|---------------------------------|--------------------------------|-------------------------------------|
| Where does the money come from? | How much money do you receive? | What day or date do you receive it? |
| Wages | | |
| Benefits | | |
| Wages | | |
| Tax Credits | | |
| Maintenance | | |
| Total | | |

Expenditure

| What do you have to pay? | How much do you have to pay? | How often do you have to pay it? | Some useful information |
|--------------------------|------------------------------|----------------------------------|--|
| Rent | | | |
| Council Tax | | | Manchester City Council can tell you the cost of Council Tax for your home. The annual cost will be between £850 and £1,130. You may be entitled to help with your Council Tax through Council Tax Benefit |
| Gas | | | |
| Electricity | | | |
| Water | | | The cost of rates depends on the size of your home. The yearly bill can be between £125 and £340 |
| Food | | | Allow £30 an adult and £20 a child each week for food |
| Insurance | | | |
| Maintenance | | | |
| Television | | | You must have a TV Licence to watch television even if you have Sky or cable. A TV Licence costs £142.50 a year |

| Expenditure | | | |
|---------------------------------|-------------------------------------|---|---|
| What do you have to pay? | How much do you have to pay? | How often do you have to pay it? | Some useful information |
| Telephone | | | |
| Mobile phone | | | |
| Travel | | | If you use a car don't forget to include the costs of insurance, MOT, road tax and maintenance as well as petrol. |
| Clothes | | | Allow £30 a month for each adult and between £30 and £50 for each child |
| School dinners | | | Allow £10 a week for each child having school meals |
| Others | | | |

Income - Expenditure = Disposable income

Getting help with your rent

Running a home and looking after yourself and your family is expensive. One way of helping is to maximise your income. That means making sure you get all the money you are entitled to.

It is important that you get all the benefits you should. There is a list of benefits on the next page to help you understand what you might be able to claim. These benefits do change so always seek advice on what benefits are available.

If you are receiving State Pension remember to check what pension credit you may be entitled to.

During your Pre-Tenancy Appointment we will work out if you qualify for Housing Benefit. We will also help you to complete a Housing Benefit application form and validate any documents you have to prove your identity and income.

If you already receive Housing Benefit you must tell Manchester Benefits about any changes in your circumstances straight away.

Some of the benefits you might be entitled to

| | What it is | How do I apply |
|---|---|---|
| Job Seekers Allowance | For people over 18 not in paid employment or working less than 16 hours per week | Contact the Job Centre Plus to arrange an interview at your local office as soon as you can |
| Income Support | For people who are not entitled to Jobseekers because they are on long term sick, disabled or under 18. | Contact your local Job Centre Plus |
| Housing Benefit and Council Tax Benefit | A benefit for people on a low income to help pay your rent and Council Tax | Your local Manchester City Council office will be able to help to apply for this benefit. Housing Benefit is paid directly to Parkway Green by the Council. |
| Tax Credits | A tax credit to support families with children and working adults on a low income. | HM Revenue and Customs deals with this you can call their helpline on 0845 3003900 |
| Community Care Grant | A grant for household items to help you move independently back into the community or ease exceptional pressure on you. | Contact your local Job Centre Plus. |
| Crisis Loan | If you need financial help with an emergency or disaster you may be able to get a Crisis Loan. This is an interest-free loan that you have to pay back. | Contact your local Job Centre Plus |

Making your money go further

It's surprising how much you can save if you follow a few simple tips.

- Shop around for electricity, gas and telephone suppliers. You can often find better deals. If you can get access to the internet try www.uswitch.com or www.moneysavingexpert.com
- Most gas and electricity suppliers charge you extra for using a pre-payment meter or payment card. Once you have settled into your home you should consider changing supplier or payment type.
- EBICO is the only company that doesn't charge you extra for using a prepayment meter or a payment card. With EBICO your bills may be cheaper. You can pick up an application form from one of our offices or ring EBICO directly.
- If you can, pay your bills by direct debit. It can be much cheaper and the cost is spread over the year so you don't have to find extra money in the winter.
- Try shopping locally. Food might be cheaper and sometimes better quality than at the supermarket. You can also buy the amount you need to cut down on waste. Shopping locally can also save you money on travelling.
- Save money off coupons from newspapers and magazines but remember you only save money if you would have bought things anyway. Newspapers sometimes also offer cut price holidays and days out so you might be able to treat yourself and your family.
- Change your mobile phone to a cheaper one or a lower monthly cost.

- ➔ If you can, save for big items rather than using credit or buying from catalogues. Interest costs can be high and catalogue prices are often more than in the shops or online

Home Contents Insurance

From time-to-time items in your home may be damaged by fire, flood or accidents. To pay for replacements you will need Home Contents Insurance. Most insurance products will also pay for things like lost keys and fridge contents and give you a 'new for old' policy.

The Manchester Tenants Home Contents Insurance Scheme costs from as little as £1.96 a week and you can pay fortnightly.

Water Sure Discount

If you have a water meter and someone in your household claims benefits and there are 3 or more children under the age of 18 or

someone has a certain medical condition you may be entitled to a discount off your bill. To find out more ask for a form from the housing office or speak to United Utilities about the Water Sure Scheme

Savings

You should try and save a little each week for the unexpected and for special occasions like birthdays and Christmas.

Speak to the Manchester Credit Union about opening an account - you can save as little or as much as you can afford - one or two pounds a week will soon add up. You don't need a bank account to open a credit union account and you can even get your wages or benefits paid into your account.

Borrowing money

Although it's always better to save for something there may be occasions when you can't avoid

borrowing money. Below we've shown how the costs of things compare between a range of credit providers. Sometimes things look a good deal when they're not. As you'll see spreading the cost is not always the cheapest thing to do if you have to pay high interest or a higher cash price.

Cost of borrowing over one year

The figures are based upon buying the same product from different sellers. So even though catalogues may not charge interest their cash price can be much higher than on the high-street.

| Product | Credit Union | Catalogue or weekly payment store | Doorstep lender |
|-----------------|--|---|--|
| Washing machine | Cash price £264 Cost per week £5.43 Total payable £282.48 APR 12.6% | Cash price £379 Cost per week £7.28 Total payable £379 APR 0% | Cash price £264 Cost per week £7.50 Total payable £420 APR 183.2% |
| Television | Cash price £371 Cost per week £7.60 Total payable £395.31 APR 12.6% | Cash price £529 Cost per week £10.17 Total payable £529 APR 0% | Cash price £371 Cost per week £12.99 Total payable £649.25 APR 254.5% |

So using a credit union could save you considerable amounts over a year and give you the chance to save too. Often a better way of managing your money than using catalogues or doorstep lenders.

What if I Get Into Difficulties?

From time to time we all need a little bit of help. Sometimes a change in your circumstances can affect your income unexpectedly.

If you have missed some rent payments and owe some money you can make an appointment to see one of the Parkway Green debt advisors.

You can also get advice from the Wythenshawe Law Centre, Citizen's Advice Bureau and the National Debtline. It is important that you speak to someone about your situation straight away.

If you can't pay your rent you must speak to Parkway Green straight away so that we can help you.

If you have borrowed money from a loan-shark you are under no legal obligation to repay the debt. You should contact your local Trading Standards office immediately. They will help you deal with your situation and the loan shark. You can contact Manchester Trading Standards on 0161 234 1555.

If you wish to report someone for loan-sharking, you can phone 0800 030 4210 or contact the confidential text messaging service by texting net shark plus message to 60003.

Section 3 - Becoming A Tenant

Whether this will be your first home or you have been a tenant elsewhere moving house is an exciting time. There are, though, lots of things you need to remember to do and - possibly - some new terms you need to understand. This step-by-step guide to becoming a tenant will help your move go as smoothly as possible.

Before You Move In

Step 1 - Check Your Home Meets Our Lettable Standard

We want you to be happy in your new home. You can check your new home meets our standards using our 'Your guide to standards for your new home.'

We inspect every empty property and make a note of all the necessary repairs. We make sure that the most important repairs are carried out before we let the property. If you think we've missed something from the Standard please let us know.

Step 3- Get your Gas and Electricity Supplies Connected

Before you move in you need to make sure you have electricity and gas. To arrange this you need to follow a few simple steps:

Step 1: Find out who previously supplied the gas and/or electric to your property using the following telephone numbers:

Gas supplier: 08706 081 524

Electric Supplier: 08456 013 268

Step 2: When you know who supplies the gas and electric to your property, you need to telephone them to give your details and the meter numbers. If there is a gas card or key meter you will have to be advised by them. This may take longer for you to set up your supplies.

Remember you might be able to save money by switching energy suppliers. There are lots of companies who can help including

uSwitch: Phone 0800 4047908 or www.uswitch.com

Switch with Which: Phone 0800 533031 or www.SwitchWithWhich.co.uk/Switch

www.SwitchWithWhich.co.uk/Switch

If you do decide to switch make sure your new supplier is able to connect you before you move in.

Step 3: Once all of the above has been completed, you can contact us on 0300 111 0000 and we will send out a gas fitter to remove the cap from the gas meter and complete the safety checks. Please allow a minimum of 48 hours for this.

Note: During the winter period our properties are normally drained down and the system needs to be refilled.

Please do not attempt to turn the water on as this may cause flooding.

Please be aware that if your property is fitted with Gas or Electric Meters you will need to make sure that you have credit on your meter card/ key before the Gas safety check is arranged.

Your housing officer will let you know the location of meters and stop taps before you move in. It may help to make a note of them below.

Gas meter

.....

Electric meter

.....

Water stop tap

.....

Step 4 - Let People Know Your New Address

You need to let know lots of people know that you have moved home. The earlier you do this the better. This is a list of some of the most important people to tell about your move, which will help you keep a check of who you've told

Financial

- Bank or Building Society
- Insurance Companies
 - Car
 - Home
 - Life
- Credit Cards
- Rental/Hire Purchase
- Pension Companies
- Savings/Bonds
- Your Employer
- Catalogue Companies
- Benefits Agency

Services

- The Council
- Council Tax
- Electoral Registration
- Telephone Land Line
- Mobile
- Cable/Satellite/ Internet Services
- TV Licensing
- Water
- Driving Licensing
- Vehicle Licensing

Health

- Doctor
- Dentist
- Optician

Others

- School/Colleges/Nursery
- Library

Step 5 - Let Housing Benefit Know

If you qualify for Housing Benefit, your Housing Officer will help you complete an application form with you as part of your Pre-Tenancy Appointment. You have to tell Manchester City Council as soon as you move into your home. This will make sure you receive the right amount of Housing Benefit.

After You've Moved In

Step 1 - Get Your Gas Uncapped

If you haven't already done so, call our Repairs Call Centre on 0300 111 0000 and we will send out a gas fitter to remove the cap from the gas meter and complete the safety checks. Please allow a minimum of 48 hours for this.

Step 2 - Check Your Smoke Alarms

There may be a carbon monoxide monitor and smoke alarm fitted in your home as a safety measure.

These detect smoke from a fire at an early stage and sound a loud warning alarm.

You must not paint over the alarms as this will stop them working.

The Fire Service recommends you test your alarms this weekly. A few seconds of your time can save lives in the event of a fire.

Under no circumstances should you disconnect your smoke alarm!

Step 3 - Get To Know Your Area

If you are new to the area it's worth taking some time to find out where local services are. This can help save you time and money travelling elsewhere. Your Housing Officer can help answer any queries you may have.

Step 5 - Enjoy Your Home

We want you to enjoy your home so if there are any problems give us a call.

Telephone Directory

Parkway Green

Rents, Debt Advice, Repairs and all services

0300 111 0000

Savings, Banking, Loans

Manchester Credit Union

0161 2315222

Home Insurance

Manchester Tenants Home Contents Insurance

0161 720 5858

Advice

Manchester Advice

For advice on housing, welfare benefits, money advice, consumer advice and general enquiries ring 0161 234 5600 or email advicekit@manchester.gov.uk

Citizen's Advice Bureau

0161 834 9057 (debt advice appointments only)

Wythenshawe Law Centre

0161 498 0905 or 498 0906

National Debt Line

0808 808 4000

Manchester Benefits Service

0161 219 6100

Money Guidance Service

0800 345 666

Utilities

United Utilities

0845 746 2233

United Utilities Water Sure Scheme

0845 309 3001

Ebico

0800 458 7689

The Energy Help Line

0800 074 0745

www.energyhelpline.co.uk

The Energy Saving Trust

0800 512 012

TV Licensing

0844 800 6790

Manchester City Council

Manchester Council Tax

0161 907 9400

Manchester Benefits Service

0161 219 6100

Furniture/Electrical Goods & Household Items

Tree of Life Centre

0161 437 0835

Mustard Tree

0161 228 7331

Wesley Community Furniture

0161 226 9051 (Fallowfield)

0161 226 4266 (Hulme)

To get this leaflet in Braille, large print or on tape:

Phone: 0300 111 0000 Email: info@parkwaygreen.co.uk

Textphone: 0161 945 5730

للحصول على هذه المعلومات بأي لغة أو بالبرايل أو بالحروف الكبيرة أو على شريط الرجاء الإتصال برقم الهاتف الموجود أسفله.

Arabic

如欲索取這資料以任何語言或盲人用點字、大字印刷編制的版本或錄音帶，請致電下列號碼。

Chinese

لطفا برای دریافت این اطلاعات به زبان های دیگر، به خط بریل (خط ویژه افراد نابینا)، چاپ درشت و یا بر روی نوار با شماره تلفن زیر تماس بگیرید.

Farsi

Pour recevoir ces informations dans d'autres langues, en Braille, en gros caractères, ou sur bande sonore, prière d'appeler le numéro de téléphone ci-dessous.

French

यदि आप यह जानकारी किसी दूसरी भाषा, ब्रैल, बड़े प्रिन्ट या टेप में चाहते हैं तो कृपया नीचे दिये गये नम्बर पर फोन कीजिए।

Hindi

بۆ بەدەست هێنانی ئەم زانیاریانە بە هەر زمانێک یان بە بریال، پێنی گەورە یان لەسەر شریت، ئەوا تکایە تەلەفۆن بکە بۆ ئەم ژمارەیە خوارەوە.

Kurdish

Si aad u hesho macluumaadkaani oo ku qoran luqad kasta, tan indhoolaha, daabacaad balaaran ama cajal ku duuban fadlan telefoonka hoos ku qoran:

Somali

یہ معلومات کسی بھی زبان، بریل، بڑے حروف یا ٹیپ پر حاصل کرنے کے لئے براہ کرم ذیل کے نمبر پر فون کیجئے۔

Urdu

Nếu cần bản tin này bằng ngôn ngữ khác, bằng chữ nổi cho người mù, chữ in lớn hay băng ghi âm, xin vui lòng gọi điện thoại số dưới đây:

Vietnamese

0300 111 0000

Contact us

By phone

0300 111 0000

Phone this number for any Parkway Green service or to arrange an appointment for us to visit you, 8am - 5.30pm, Monday to Friday.

By email

info@parkwaygreen.co.uk

By post

Parkway Green Housing Trust
Parkway Green House
460 Palatine Road
Northenden
M22 4DJ

In person

Visit our local offices:

Parkway Green House
460 Palatine Road, Northenden,
M22 4DJ

or

137 Bowland Road,
Baguley, M23 1LE

Our offices are accessible to disabled people

