



Planning and Budgeting for your new home



Getting your tenancy off to the best possible start



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Introduction

Whether you are moving into a new home for the first time or moving from another property it can be very stressful and expensive, so to get your tenancy off the best possible start Tamworth Borough Council has produced this booklet to help you prepare and budget for when you move.

The booklet provides information and guidance on how to get the best deals on the bills you will have to pay. It also looks at other items you should consider when planning your budget such as furniture and clothing.

Included is a budget planner where you can list the costs of the bills in your new home and compare against your income, so at a glance you can see what you can afford. If you are concerned about the cost and need advice on budgeting for your new home you can contact the Tenancy Sustainment team who will be happy to talk you through your budget plan and give you advice, the telephone number and email address is provided at the bottom of the budget planner.

Rent

We want you to be happy and settled in your new home, so it is important to prioritise your rent and ensure it is promptly paid each week. You can pay your rent fortnightly, four weekly or monthly with the agreement of your Tenancy Sustainment Officer but you will be required to make these payments in advance. To give you an idea of the amount you will need pay the table below shows the average weekly rent for 2018/2019, based on a 48 week year. It is important to note that the rent will vary from property to property, so if you are offered a property the cost may be a little bit more or less than shown in the table below.

Rent Guide		
Property Type	Weekly	Monthly
1 Bedroom Flat/Maisonette	£73.58	£294.32
2 Bedroom Flat/ Maisonette	£83.29	£333.16
1 Bedroom Bungalow	£83.41	£333.64
2 Bedroom Bungalow	£91.54	£366.16
2 Bedroom House	£85.68	£342.72
3 Bedroom House	£93.96	£375.84
4 bedroom House	£104.50	£418.00

In addition to the rent there may be a service charge to cover the cost of providing and maintaining communal areas and facilities. If a property has a service charge it will be advertised on the Finding a Home website. It is important to consider the total cost of any property before you apply.

If you are on a low income or out of work you may be entitled to either Universal Credit or Housing Benefit to help towards your housing costs. The type of benefit you may be able to claim will depend on your eligibility.

Universal Credit is a new type of benefit that is gradually being introduced. It is replacing the following benefits:

- Income support
- Income Based Job Seekers Allowance
- Income B
- ased Employment Support Allowance
- Housing Benefit
- Working Tax Credits
- Child Tax credits

Currently only single people, couples, and families with up to two children can apply for Universal Credit. It is paid monthly in arrears and the payment will include the support you are entitled to, if any towards your housing costs. This means you will be responsible for paying your rent direct to your landlord.

You are responsible for informing Universal Credit of any changes to your personal circumstances or changes to the amount of rent you have to pay. Failure to report a change promptly may incur a penalty charge. If you want to know more about Universal Credit or apply you will need to do this online at <https://www.gov.uk/universal-credit>, or alternatively contact your local job centre who will be able to advise you.

There are a number of online benefit calculators available at <https://www.gov.uk/benefits-calculators>, which will give you an estimate of the benefits you can claim including help with your housing costs.

If you are eligible to claim Housing Benefit and are a Tamworth Borough Council tenant this is paid directly to the Council. If you are only entitled to partial help towards your housing cost you will have to pay the shortfall to cover your rent. You can find out more about claiming housing benefit, including how to apply at <http://www.tamworth.gov.uk/benefits>.

If you want to find out if you are eligible for Housing Benefit to help with your housing costs the calculator can be found at <http://www.tamworth.gov.uk/benefits>

When you are offered a property you will be informed of the exact rent charge and you will be asked how you intend to pay your rent. If you need to apply for help with your housing costs guidance will be given on how to do this.

There are a number of ways that you can pay your rent to Tamworth Borough Council which are as follows:

- Online through the Tamworth Borough Council website <http://www.tamworth.gov.uk>.
- Direct Debit, forms can be downloaded from the Tamworth Borough Council website <http://www.tamworth.gov.uk/how-pay-your-rent>, alternatively please call 01827 709514 to speak to a Tenancy Sustainment Assistant.
- Standing Order, which you may be able to set up through your bank, dependant on the bank account you have.
- Automated payment telephone line, which can be accessed by telephoning 03452 307709.
- Payment card at the post office or local pay point centre.

The consequences of failing to pay your rent could lead to you losing your home.

Council Tax

In addition to rent, you will also be responsible to pay your Council Tax; this charge is dependent on your property banding which is from 'A to H'. Two thirds of properties within Tamworth are in band A or B.

The money that Tamworth Borough Council collects through Council Tax helps to pay for services provided by your Borough Council as well as Staffordshire County Council, the Fire and Police Authorities.

The following table shows the Council Tax charges for 2018 to 2019:

	Monthly	Yearly
Band A	£109.89	£1,098.90
Band B	£128.21	£1,282.06
Band C	£146.53	£1,465.21
Band D	£164.84	£1,648.36
Band E	£201.47	£2,014.66
Band F	£238.10	£2,380.96
Band G	£274.73	£2,747.26
Band H	£329.68	£3,296.72

Council Tax is usually collected from April to January each year so you will need to budget for the increase in payments based over 10 months, i.e., on Band A there will be 10 monthly payments at £109.89 and there will be 2 months where no payment is required providing your Council Tax is up to date. These figures will vary when you first move into a property depending on when you move and when your bill is sent.

You may be entitled to a Council Tax reduction dependant on your income or the type of benefit you may claim. Most working age people in receipt of income related benefit now have to pay at least 25% of their Council Tax. If you are of state pension credit age and not receiving a working income related benefit you may be entitled to full Council Tax reduction. To find out how much Council Tax reduction you may be entitled to, you can contact the Benefits team on 01827 709709, or use the online estimator calculator available at <http://www.tamworth.gov.uk/benefits>

Also if you are the only adult occupier you may qualify for a 25% reduction. A reduction could also be possible in other cases; more information about this can be found in the booklet available at http://www.tamworth.gov.uk/sites/default/files/finance_docs/Council-Tax-Leaflet-2018-19.pdf

You can use one of the following payment methods to pay your Council Tax:

- Online through the Tamworth Borough Council website <http://www.tamworth.gov.uk>.
- Direct Debit, forms can be downloaded from the Tamworth Borough Council website <http://www.tamworth.gov.uk> , alternatively to contact the Council Tax team you can telephone 01827 709530 or email: CouncilTax@tamworth.gov.uk
- Standing Order, which you may be able to set up through your bank, dependant on the type of bank account you have.
- Automated payment telephone line, which can be accessed by telephoning 0345 2307 709.
- Payment card at the post office or local pay point centre.
- By cheque made out and addressed to Council Tax.

If you have any queries regarding your Council Tax including payment difficulties then you can contact the Council Tax Section by contacting Marmion House, direct dial on 01827 709530 or email CouncilTax@tamworth.gov.uk. Council Tax is also a priority as failure to pay can lead to enforcement agents and ultimately, prison.

Electricity and Gas

Your new property will already have an electric and gas supplier. You can change the supplier if you wish. It takes approximately 28 days to change suppliers so you will need to register with the existing electric and gas supplier to the property at the start of tenancy.

Some suppliers of gas and electric offer discounts if you accept a dual fuel packages, fixed rates and certain types of payment methods, which may help you save some money.

The following are examples of likely costs of gas and electric on a monthly basis:

Gas	Standard Rate (Estimated costs are based on properties heated by gas)
1 Bed property (1 person living at property)	£41.17
2 Bed property	£69.45
3 Bed Property	£91.99

Electricity	Standard Rate (Estimated costs are based on properties heated by electric)
1 Bed Property (1 person living at property)	£ 69.69
2 Bed Property	£112.14
3 Bed Property	£151.63

Electricity	Standard Rate (Estimated costs are based on properties heated by gas and with a gas cooker. The costs are for lighting and appliances only)
1 Bed Property (1 person living at property)	£31.56
2 Bed Property	£36.39
3 Bed Property	£53.37

To obtain a weekly figure multiply the figure by 12 and divide by 52: i.e. £41.17 x 12 = £510 ÷ 52 = £9.50 per week

The above are guides only, actual costs will be dependent on your own usage i.e. the number of hours you have the heating on for and at what temperature you set your thermostat at. High temperature settings will result in the boiler having to be on longer which will increase the cost. The costs will also be dependent on how well insulated your property is. It is recommended that in the first year in your new home that you check your meter readings every month to assess how much gas and electric you are using. If you are using more than you can afford you will need to make adjustments accordingly. This will help prevent you falling into debt with your gas and electric supplier.

Energy Efficient Savings

You can search for the best deals available for electric and gas on the internet comparison sites. Alternatively you could contact HEAT (Home Energy Advice Tamworth) who can give you advice on finding the best deals available to you.

HEAT is an advisory service who provides information and guidance on energy efficiency measures and affordable warmth to anyone living in Tamworth regardless of tenure. If you require energy efficient advice to reduce your gas and electric costs, would like to know about energy efficient grants available or are in fuel debt and struggling to heat your home you can contact HEAT by telephoning 0800 043 2815 who may be able to help.

TV Licence

It is a legal requirement that every home that has a TV set or equipment that can receive television programmes, including a computer and mobile phone, must have a TV licence. There is a large fine of up to £1,000 if you do not buy one. The current cost for a colour TV licence is £150.50. There is a 50% reduction if you are registered blind and TV licences are free if you are 75 years and over. For further information TV licensing can be contacted on 0300 790 6131 or you can visit their website <http://www.tvlicensing.co.uk/> .

Water charges

Who supplies your services?

South Staffs Water is responsible for supplying water, setting the water charges and sending bills to household and non-household customers in the Tamworth area. They don't provide any sewerage services (these are provided by Severn Trent Water) but they collect the sewerage and surface water drainage charges on behalf of Severn Trent Water - so that customers receive one bill that covers all water related services.

How are you billed for your water?

If your property has a water meter you'll be billed for the amount of water you use. South Staffs Water send their customers two bills per year, (one every six months) - with one bill based on an actual reading taken by them and the other an estimate based on your previous use.

If your home isn't metered, water charges are fixed and are calculated using the rateable value (RV) of your property. This is a figure that was set during or by 1990 by the valuation office of your local council.

If you don't have a water meter and would like to be billed for the water you actually use, you can apply for a meter which is usually free of charge by contacting South Staffs Water through their website www.south-staffs-water.co.uk or by calling them on 0345 60 70 456.

Water charges are reviewed each year and are set by the water industry regulator, Ofwat.

What ways are there to pay your bill?

South Staffs Water offers lots of ways for you to pay your bill – just choose the option that's best for you.

- Direct Debit
- Pay by card online
- Paperless billing
- Pay by card on the phone
- Pay Point
- By post

To find out more, you can visit their website www.south-staffs-water.co.uk, contact them by phone on 0345 60 70 456 or write to Customer Services, South Staffs Water, Green Lane, Walsall, WS2 7PD

Ways to save water...

It's easy to save water and if you have a meter you can reduce the amount you pay without too much effort. Whether it's in the home, outside in the garden or at work there's always something that can be done to use water wisely. South Staffs Water's website gives advice and handy tips to help you save water. They also offer a range of free water saving devices.

Contents Insurance

Tamworth Borough Council is responsible for the building element of your property only. It is therefore important that you insure your own furniture and belongings. If these were all lost at once after a fire or flood for instance it would be very expensive to replace them all.

Tamworth Borough Council has negotiated a scheme with Royal and Sun Alliance Insurance plc, one of the UK's leading insurers to provide simple and affordable insurance. For more information including costs [download the insurance booklet](#) or alternatively telephone the Tenancy Sustainment team on 01827 709514 to request one to be posted to you.

Note: If you decide to take in a lodger, you must inform Tamworth Borough Council and the insurer. It is important to note that the Royal Sun and Alliance Insurance Policy will not cover you against theft or malicious damage caused by your lodger, as you have agreed to allow the lodger to stay at your property. The lodger must also take out their own personal contents insurance.

Cable, Satellite, Internet/Telephone charges

You will need our permission to install a satellite dish; this must be done in writing to the Tenancy Sustainment Team at Marmion House. You need to bear in mind the cost of taking a cable or satellite service, prices can vary dependant on the type of service you choose and the service provider. Internet and telephone charges can also vary. You may find it cheaper to look at some of the package deals available. You can find suppliers of these services within Tamworth and the best prices available by completing an online search through a comparison website.

Mobile phone charges are in addition to the above although some service providers do provide these as a package.

Household Groceries

The average weekly expenses are about £35.00 per adult, £60.00 per couple and £29.00 per child, in addition if any member of your household requires a special diet or medical condition then you may have to allow more.

Work and School Meals

Allowances should also be made for additional meals. If you work full time then you may also need to allow for your daily lunch which could be around £20.00 per week. A typical school meal is around £15.00 per week.

All children in reception year or year 1 and 2 are eligible for free school meals. If you have children who are in year 3 or above including sixth form they may be entitled to free school meals if you are in receipt of Income Support, Income Based Job Seekers Allowance, Income Based Employment and Support Allowance, the guaranteed element of Pensions Credit, Universal Credit, Child Tax Credits with no Working Tax Credit and a household income below £16,190.00 a year, or receiving [Support under part VI of the Immigration and Asylum Act 1999](#). You can check if your child is eligible or apply for free school meals at www.staffordshire.gov.uk/freeschoolmeals or by telephoning 0300 111 8007.

Clothing

Don't forget you will also need to make an allowance for clothing, as a rough guide you should allow between £4.00 and £6.00 per week per person, young children and those with medical conditions may require a higher allowance

Health Costs

It is important that you include any extra costs you have because of an illness or disability. This might be due to a special diet, extra clothing, bedding, special equipment or help in the home.

If you live in England you may have to pay for prescriptions, dental treatment, eye tests and glasses. To see if you qualify for free prescriptions or other health costs you can contact the NHS advice line on 0300 330 1343. If you cannot claim free prescriptions, you may be able to reduce the cost by buying a Pre-payment Certificate (PPC) to find out more tel: 0300 330 1341 or visit <http://www.nhs.uk/pages/home.aspx>.

Travel Costs

The public bus service for Tamworth is mainly provided by Arriva, you can find out more details from <https://www.arrivabus.co.uk/>. Remember it may be cheaper to buy one their range of saver tickets if you travel a lot.

If you own your own car then you should also budget for tax, insurance, fuel, maintenance, parking charges and any other reasonable costs.

Furnishings

Your new home will not be furnished or carpeted and you will likely want to decorate so you will need to consider these additional costs; such as carpets, curtains, bed, bedding, cooker, fridge/freezer, washing machine, utensils, sauce pans, plates, settee, vacuum and many other items.

What do you do if you can not afford new furniture?

Do not be tempted to borrow from a doorstep seller or illegal money lender to buy things. The interest rates charged are very high and this can make it difficult to pay back the loan. Avoid furniture stores that charge high rates of interest as you will pay considerably more than the amount shown on the price tag.

There are a number of charity shops selling good quality affordable furniture within Tamworth Town Centre or there are recycling collection services who are open to shoppers listed on the Staffordshire Recycle Network website who which can be found at www.recycleforstaffordshire.org . Alternatively you could ask family and friends if they have furniture they no longer need or want.

Other Items and Emergencies

This should include irregular outgoings like birthdays, Christmas and other social events. Also you need to save some money so you can replace items when they have worn out such as washer machines, cooker and furniture.

Budgeting Loans

If you have been receiving income related benefits for 26 weeks and more you may be entitled to an interest free loan from the social fund to buy furniture, pay for moving costs, clothing and hire purchase debts. The income related benefits are: Income Support, Income Based Job Seekers Allowance, Income related Employment and Support Allowance or Pension Credits. You can apply or find out more about Budgeting Loans at <https://www.gov.uk/budgeting-help-benefits> or call 0800 169 0140.

Budgeting Advance

If you are receiving Universal Credit you may be entitled to a Budgeting Advance. You may able to apply for a Budgeting Advance to help with emergency household costs, including for help in getting a job or staying in work. To be eligible for a Budgeting Advance you must have been receiving Universal Credit, Employment and Support Allowance, Income support, Jobseeker's Allowance or State Pension Credit for 6 months or more, unless you need the money to help you start a new job or stay in work. You must have earned less than £2,600 (£3,600 together for couples) in the past 6 months and paid off any previous Budgeting Advance loans. You can find out more about the Budgeting Advance and other financial support available at <https://www.gov.uk/universal-credit/other-financial-support> . To apply for a Budgeting Advance contact your local job centre.

Note: These loans do have to be repaid. This means you will have less money until it is paid back.

Personal Budgeting

The following is a simple budget sheet so that you can see how much money you have coming in and how much you have going out. When completing the form please ensure that all figures are either listed weekly or monthly. Do not mix monthly and weekly figures.

Income	£		Outgoings	£
Wages			Rent (net)	
Universal Credit			Council tax (net)	
JSA/Income Support			Gas	
ESA/ICB			Electricity	
Child Benefit			Water Rates	
Child Tax Credits			Home Contents Insurance	
Working Tax Credits			Life Insurance	
Pension			TV Licence	
Pension credit			Cable/Satellite TV	
Maintenance/CSA			Groceries	
Other			Household expenses	
Other			Clothing	
			Telephone	
Total (A)			Car Insurance/tax	
			Fuel	
			Public Transport/parking charges	
			Child Care costs	
			School Meals	
			Laundry Costs	
			Loan Repayments	
			Credit Cards	
			Catalogue Repayments	
			Other	
			Total (B)	

Disposable Income is what is left when taking away your outgoings (Total B) from your income (Total A).

If after completing the above budget plan you have money available then you are likely be able to afford all the costs of running your new home.

If you do not have any income available (a minus amount) then you may need help and advice on budgeting and maximising your income help you to afford a new home or alternatively discuss other housing options available to you.

The Tenancy Sustainment team can provide advice and guidance on welfare benefits, budgeting, debts, finding employment, training courses to help the unemployed get back into work and housing options. Alternatively, if you prefer they can sign post you or refer you to agencies that may be able to help you. The Tenancy Sustainment team can be contacted by telephoning 01827 709514 or by email to the IncomeTeam@tamworth.gov.uk.

Other useful contacts

Tamworth Advice Centre
0300 111 8007

National Debt Line
Tel: 0808 808 4000

Jobcenter Plus
Tel: 0345 604 3719

Job Club
Tel: 01827 59646
Email: km.communitytogethercic@gmail.com

Age UK
Tel: 0800 055 6112

Schools Admissions Service
Tel: 0300 111 8007
Email: admissions@staffordshire.gov.uk

South Staffordshire College
Tel: 0300 456 2424
Email: enquiries@southstaffs.ac.uk

Sir Robert Peel Hospital
Tel: 01827 263 800

Good hope hospital
Tel: 0121 424 2000

Addictions Dependency Solutions
Tel: 0161 8312400

The Samaritans
Tel: 116 123

Pathway Project
Tel: 01543 676800

Advisory enquiry line for men experiencing domestic abuse
Tel: 0808 8010327

If you require this leaflet in another format or language please contact Enquiries on 01827 709709 or e-mail enquiries@tamworth.gov.uk

Disclaimer

The figures supplied throughout this booklet are average estimates only and may vary depending on your own circumstances and household composition. They are intended to be used only as guidelines.

The information contained in this booklet and the supporting website does not constitute financial advice. While Tamworth Borough Council has taken reasonable precautions to ensure that any information contained within this booklet is up to date and accurate at the time of publication it is likely that these will change on a regular basis and you should supplement the information in this guide with your own research. The figures and comparisons used were obtained in April 2018 and it is the responsibility of the applicant to ensure that they obtain the most up to date and appropriate figures according to their circumstances and household composition.

We only sign post to external websites and accept no responsibility whatsoever for their content.

This booklet has been compiled for reference only and Tamworth Borough Council cannot be held responsible for any loss or damage however caused.