



**BERNESLAI  
HOMES**

**A fresh approach to people, homes and communities**

If you need help understanding this information, please ask one of our staff, or phone Customer Services on 01226 772720.



আপনার যদি এই তথ্য বোঝার জন্য সাহায্যের প্রয়োজন হয়, তবে অনুগ্রহ করে আমাদের কোন একজন স্টাফকে জিজ্ঞাসা করুন, অথবা গ্রাহক পরিসেবায় যোগাযোগ করুন, টেলিফোন 01226 772720

अगर आप इस जानकारी को समझने में सहायता चाहते हैं तो कृपया हमारे किसी कर्मचारी से पूछें, या उपभोक्ता सेवा, टेलीफोन 01226 772720 पर संपर्क करें

Jeśli nie rozumieją Państwo tych informacji i potrzebują pomocy, mogą Państwo poprosić o pomoc któregoś z naszych pracowników lub zadzwonić pod numer telefonu: 01226 772720 (Biuro Obsługi Klienta)

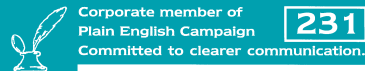
Если вам требуется помощь в понимании этой информации, обратитесь к нашим сотрудникам или позвоните в Отдел обслуживания клиентов по телефону 01226 772720.

اگر برای درک این مطالب نیاز به کمک دارید، از یکی از کارکنان ما کمک بخواهید، یا با بخش خدمات رسانی به مشتریان ما تماس بگیرید، شماره تلفن 01226 772720

اگر آپ کو ان معلومات کو سمجھنے کے لئے مدد کی ضرورت ہے، تو براہ مہربانی ہمارے عملے کے کسی رکن کو پوچھیں، یا کسٹمر سروسز سے رابطہ کریں، ٹیلیفون 01226 772720

إذا كنت بحاجة للاستفسار عن هذه المعلومات، رجاء اطلب المساعدة من احد الموظفين او اتصل بخدمات الزبائن على الرقم 01226772720

如果您需要协助，以便更好地了解该信息，请与我们联系，或致电客户服务：01226 772720。



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## Cost of running your home



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If this is your first time setting up a home and managing household bills, you need to think about the things you will need to start with.

Here's a list of the basics.

- Furniture
- Carpets
- Curtains
- White goods – fridge, washing machine and so on
- Cooker
- Beds and bedding
- Towels
- Kettle, pans, cups, plates, dishes, knives and forks
- TV

Once you have set up a home, there will be regular bills to pay, including the following.

- Rent
- Council tax
- Electricity
- Gas
- Water
- TV licence
- Phone
- Food and household goods
- Clothing
- Home contents insurance
- Car expenses, such as insurance, car tax and petrol
- Travel-to-work expenses
- Any credit card, store card, or catalogue payments

## 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, what bills you will have and the initial cost of setting up a home.

## How do I know how much my bills will be?



### Fuel bills (gas and electricity)

Remember, your bills will be higher in the winter. The following 'rough guide' is what you may pay for your gas and electricity.

(Figures taken from

[www.switchwithwitch.co.uk](http://www.switchwithwitch.co.uk).)

One-bedroom flat	£13.50 a week
Two-bedroom house	£20 a week
Three-bedroom house	£28 a week

Your costs will vary depending on the number of people living in the property.



## Rent and council tax

If we offer you a property, we will tell you how much your rent is going to be, but it will range from £48 to £68 a week. Council tax is in band 'A' for most council properties. The yearly bill for

2008/2009 was £882.43, which is £16.97 a week. You can find out if you could qualify for help with your rent and council tax by going to Barnsley Council's website and using the benefits calculator.

Visit [www.barnsley.gov.uk](http://www.barnsley.gov.uk)



## Water rates

The average yearly water bill for council properties is £330, which is £6.35 a week. Go to [www.yorkshirewater.com](http://www.yorkshirewater.com) to see if having a water meter fitted would save you money.



## Food and housekeeping costs

These will vary from household to household. Typical costs for 2008 are as follows.

Single person	£35 to £45 a week
Couple	£60 to £75 a week
Each child	£20 to £35 a week



## TV licence

In 2009, a TV licence cost £142.50 a year for colour, and £48 for black and white. You can spread the cost of paying for your TV licence over the year, which works out at £2.74 a week.

Visit [www.tvlicensing.co.uk](http://www.tvlicensing.co.uk) for more information.



## Home contents insurance

We can arrange contents insurance for you. The cost ranges from 99p to £3.84 a week. The cover ranges from £6,000 to £35,000. Visit the 'Home contents insurance' section on our website.

## I can't afford new furniture and all the other items I need. What do I do?



Don't be tempted to borrow from a doorstep seller or illegal money lender to buy things. The interest rates they charge are very high and this can make it difficult to pay off the loan. Avoid furniture stores that charge high rates of interest,

as you will pay more than is shown on the price ticket. There are a number of charity stores with good-quality second-hand furniture and white goods within the Barnsley area.

- Barnsley Hospice, Doncaster Road, Stairfoot, Barnsley
- British Heart Foundation, Peel Street, Barnsley

Ask if any members of your family have furniture they no longer want or need.



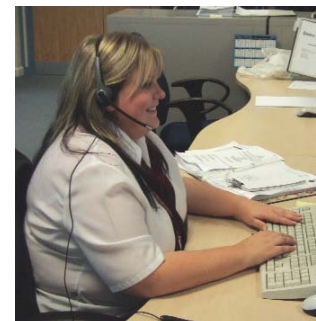
### Budgeting loans

If you are receiving Income Support, income-based Jobseeker's Allowance or Pension Credit, you may be able to apply for a budgeting loan to pay for essential furniture. These loans are interest-free, so you only pay back the amount you borrowed. Visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or contact Jobcentre Plus for an application form.



### Credit Union

The Credit Union may be able to give you a low-cost loan. They have offices in Barnsley (phone 01226 734945) and Goldthorpe (phone 01709 897487).



### Need help and advice?

For more help and advice, please call our Rents Section by phoning 01226 774613, 01226 774631 or 01226 774685.

You can also email them at

[Rents@berneslaihomes.co.uk](mailto:Rents@berneslaihomes.co.uk)