

Moving Home



You should also think about any moving costs that you may incur:

Deposit: Notice to your current landlord

Your tenancy agreement will tell you how much notice you are required to give your landlord. It is important to check this as you risk losing any deposit you may have paid by not giving enough notice.

Deposit: Damages

Have you made any damage to the property which may cost you your deposit? If you are in a private let, your tenancy agreement may state that your landlord could retain a portion of your deposit to cover the costs of repairing any damage you leave behind.

Removal Costs

A helping hand from friends and family will save you money on removal costs. The DWP offers loans for assistance with removal costs to people on certain benefits. You can find out more about this at your local Jobcentre. Removal costs may include employing a removal agency to hiring a van.

Storage Costs

Do you need to store your belongings while you decorate your new home? Putting your belongings into storage can be expensive. Be sure to shop around for the most competitive prices if you need to put your belongings into storage.

Re-directing your mail

You should notify your bank, credit union and employer of your change of address. Royal Mail will redirect your mail for 3, 6 or 12 months so that you still receive important mail while you change your address. Details of charges can be found at www.royalmail.com.

Register Your Vote

When you change your address you must notify the Electoral Registration Office. You can do this online at www.gov.uk/register-to-vote or visiting the Service Desk at 45 John Street, Glasgow, G1 1JE. You could be fined £80 if you do not register your change of address.

Lochfield Park Housing
Association Ltd.



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Easterhouse
Glasgow
G34 0JF

Phone: 0141-771-2228

Fax: 0141-773-0015

E-mail: info@lochfield.co.uk

web: www.lochfield.co.uk

Emergency No : 0800 595 595
Gas Central Heating : 0800 595 595

OFFICE OPENING HOURS

	MORNING	AFTERNOON
Monday	9.30am - 12.30pm	1.30pm-4.30pm
Tuesday	9.30am - 12.30pm	1.30pm - 4.30pm
Wednesday	CLOSED	1.00pm - 4.30pm
Thursday	9.30am - 12.30pm	1.30pm - 4.30pm
Friday	9.30am - 12.30pm	1.00pm - 4.00pm

Registered under the Co-operative and Community Benefit Societies Act 2014

Registered with the Financial Conduct Authority No 2444R(S)

The Scottish Housing Regulator Reg No HAC268

Scottish Charity No SC037694

Property Factor No PF00021

Help us build it



Help us keep it!

Lochfield Park
Housing Association



Costs of Running a Home

This leaflet can be translated, on request into other community languages.

For people with visual impairment, large print or Braille versions can also be provided.

The Costs of Running a Home

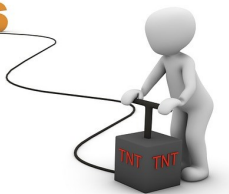
Before you even think of moving, it's important to know how much you can afford to spend, not just on renting a property but also running it.

Our staff will give you advice and assistance before you start your tenancy, but it is important to think about the real costs of having your own home.

Key Costs of Running a Home

- Rent
- Council Tax
- Fuel
- TV Licence
- Furnishing your home
- Food & Utilities
- Home Contents Insurance
- Small repairs
- Upfront costs (deposits/first month rent upfront)

costs



Rent

When you view a property with us we will always tell you the rent charge. We will also send you an offer letter detailing how much your rent will be.

We offer a number of ways to pay your rent to give you the flexibility to use a payment method that best suits your needs. Your Tenancy Agreement outlines when your rent is due to be paid. At Lochfield Park you will be required to pay the first month rent at your sign up.

Weekly Average Rent		
Property Size	Lochfield Park	Scottish Average
Studio	£-	£67.44
1 Bed	£66.06	£73.33
2 Bed	£73.12	£74.94
3 Bed	£82.01	£81.37
4 bed	£89.94	£90.39

Annual Rent Increase

Your rent may increase on 1st April each year. This is a standard practise amongst the social landlords to allow us to be able to continue and develop the services that we provide. Affordability will always be the basis of our rents and we will consult you on our proposals for the annual rent increase. We will notify you, in writing, of your new rent charge with at least 28 days notice.

	Scottish Average	Lochfield Park
2017-2018	3.21%	2.5%
2016- 2017	2.29%	0.5%
2015-2016	1.9%	1.0%

Failure to Pay Rent

By not paying your rent you could lose your home and be left with expensive legal costs to cover. If you have difficulties paying rent you should contact us right away. If you do lose your home due to non-payment of rent you may not be rehoused by other landlords in the future.

Council Tax

You can check the Council Tax for a particular property by visiting www.saa.gov.uk/glasgow or by contacting Glasgow City Council's Council Tax Department on 0141 287 5050. **It is your responsibility to notify the Council of your change of address.**

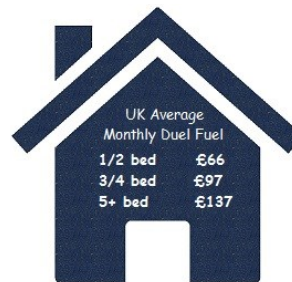
The majority of our properties are band B & C for council tax. This means that would be responsible to pay Glasgow City Council around **£134/ £153** per month. A Single Person Discount of 25% is offered to adults over 18 who live alone. You may be eligible for other Council Tax Reductions depending on your situation. For more information on Council Tax visit the Glasgow City Council website: www.glasgow.gov.uk/counciltax.

If you require assistance with your Council Tax please make an appointment to see our Welfare Benefits Officer.

Fuel Costs

Fuel costs vary depending on a number of factors including:

- The type of property that you live in
- How energy efficient the property is
- The type of heating that you have
- The number of people living in your house and
- Your households use of energy to power appliances such as TV's and washing machines.



We will tell you which company supplies gas and electricity when you move into one of our properties. On the day that you move in, we will take meter reads to make sure that you do not pay for energy used before you moved.

Remember- your fuel bills will be higher in the winter. Many energy suppliers offer **Warm Home Discounts** over the winter. Our Welfare Benefits Officer can assist you making an application.

Be sure to shop around for the best rates and tariffs from energy suppliers as you could save £100s by switching your gas and electricity supplier. Comparison websites such as www.uswitch.com may be useful to help find the best energy deal for you.

TV Licence

If you watch TV live, online or on your tablet or phone you must have a TV licence. A TV licence costs around **£145** and can be paid over a year. If you do not have a TV licence you could be fined £1000. You can find more information on a TV licence by visiting www.tvlicencing.co.uk

Furnishing Your Home

There are a number of low-cost initiatives where you can get free or low cost furniture to help you set up your home. Details of local furniture projects across Scotland can be found by visiting www.morethanfurniture.org.uk.

There is a lot of help available to help you furnish your home. You may be eligible for an interest-free Budgeting Loan from the DWP. The Scottish Welfare Fund may also provide essential household items. Our Welfare Benefits Officer can assist you in applying for a Budgeting Loan or to the Scottish Welfare Fund.

If you do not qualify for the above, Credit Union loans offer more competitive rates for loans. The Easterhouse Credit Union is at 40 Easterhouse Township Centre, Shandwick Square, Glasgow, G34 9DT.

Avoid pay day loans, loan sharks and furniture stores that charge high rates of interest as you will pay far more for your household goods this way.

Home Contents Insurance

Although Lochfield Park insures the building, we are not responsible for the contents of your home. That means if there is a fire/flood you will have to meet the cost of replacing your belongings.

We encourage all tenants to get contents insurance. Details of an insurance scheme which is specially designed for Scottish social housing tenants and offer good rates, are available from our office. You can also compare Home Content Insurance deals on comparison websites such as www.gocompare.com and www.comparethemarket.com.

Other Costs

Other monthly costs that you should budget for include:

- Food and household utilities
- Small repairs (e.g replacing lightbulbs)
- Getting around
- Leisure

