

My home

Making every penny count



Your local Housing Associations



Plas Blodwel, Broad Street, Llandudno Junction,
Conwy, Gwynedd LL31 9HL

Tel. 01492 572 727
www.nwha.org.uk



72 Ffordd William Morgan, St Asaph Business Park,
St Asaph, Denbighshire LL17 0JD

Tel. 01745 536 800
www.clwydalyn.co.uk



Cartrefi Cymunedol Gwynedd
Uned 6 a 7 Llys Castan, Parc Menai
Bangor, Gwynedd LL57 4FH

Tel. 0300 123 8084
www.ccgwynedd.org



Ty Silyn, Penygroes,
Caernarfon, LL54 6LY

Tel: 0300 111 2122
www.grwpcynefin.org



Unit 2, Acorn Business Park,
Aber Road, Flint CH6 5YN

Tel. 0800 052 2526
www.wwha.co.uk



Colwyn Bay
41 Conway Road,
Colwyn Bay, LL29 7AA

Tel. 0300 124 0040
www.cartreficonwy.org

Llandudno
15-17 Madoc Street,
Llandudno, LL30 2TL

Tel. 0300 124 0040
www.cartreficonwy.org

Welcome

This booklet is aimed as a guide to help you settle down in your new home and to make the most of your money.

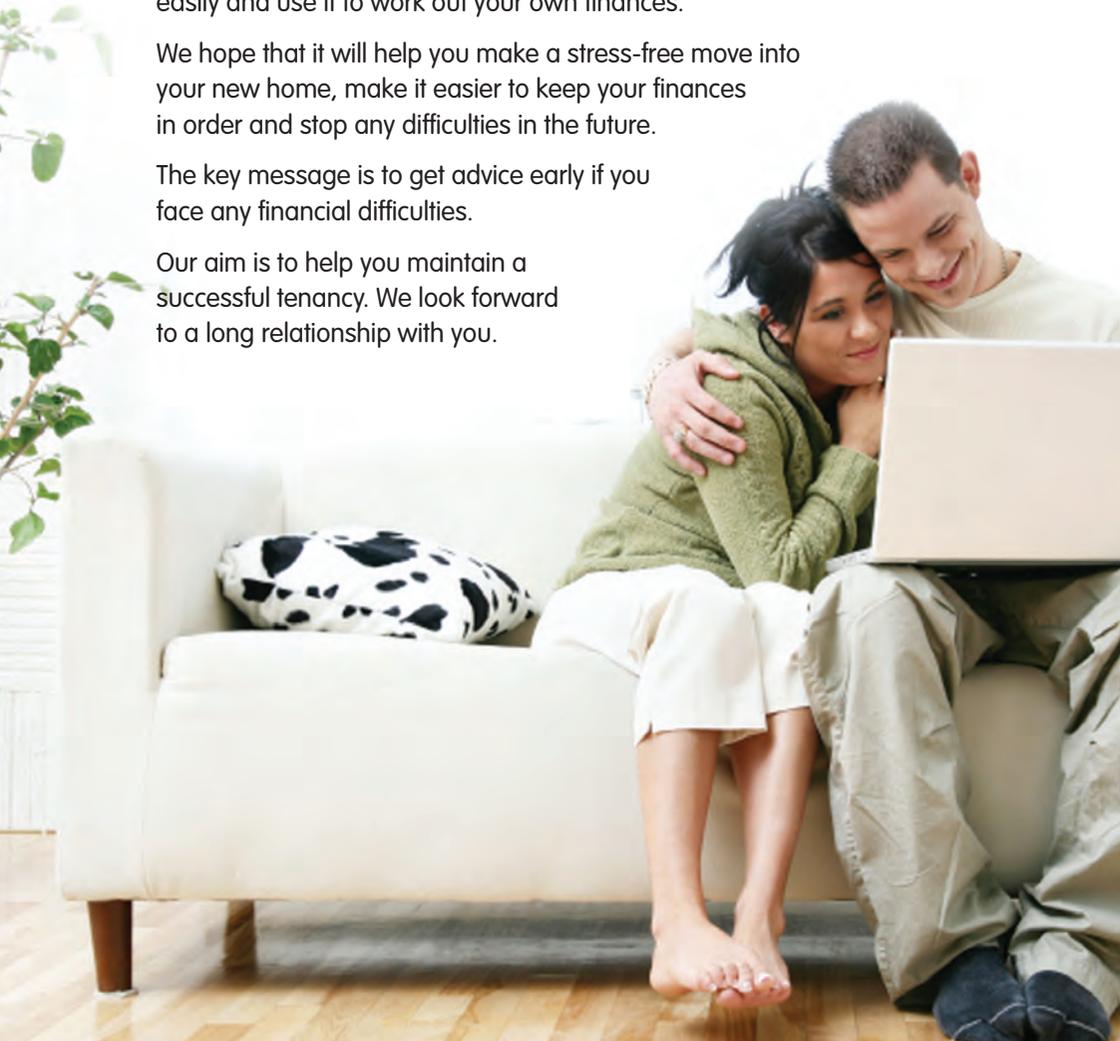
My Home - Making Every Penny Count

gives you practical ideas of where you can make savings - and avoid getting into debt. You can refer to relevant topics easily and use it to work out your own finances.

We hope that it will help you make a stress-free move into your new home, make it easier to keep your finances in order and stop any difficulties in the future.

The key message is to get advice early if you face any financial difficulties.

Our aim is to help you maintain a successful tenancy. We look forward to a long relationship with you.



This pack has been produced by the North Wales Financial Inclusion Partnership for the benefit of housing association tenants.



www.nwha.org.uk
Tel: 01492 572727



www.clwydalyn.co.uk
Tel: 0800 1835757



www.grwpcynefin.org
Tel: 0300 111 2122



www.WWHA.co.uk
Tel: 0800 0522526



www.cartreficonwy.org
Tel: 0300 124 0040



Tel. 0300 123 8084
www.ccgwynedd.org



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Getting ready for your new home

Setting up your new home is an exciting time - but it can also be stressful. That's why it is always best to plan ahead.



Before you decide to move you need to think about the cost of running a home. Preparing a budget can help you see:

- how far your money will go
- when money needs to be paid out
- what will be left for other things

Preparing a budget

In your new home you need to remember that you will not only have your food bill to pay. There will also be other bills such as rent, council tax, gas, electricity, water and your television licence.

To help you plan for this we've provided a budget sheet for you to complete. (See enclosed)

- Step 1** work out your income – the money you have coming in
- Step 2** work out your expenses – the money you spend
- Step 3** work out what money you have left over



Top Tip

If you are spending more than you earn then your budget won't balance. Get advice straightaway from your Housing Association. There may be benefits you are not claiming or other ways to increase your income and make the most of your money and they can help you to do this

After you have put aside money for the priorities – the regular bills for rent, council tax, utilities and TV licence - you can think about the one off expenses that come with a new home such as removal costs, buying furniture, carpets and electrical appliances.



Top Tip

Think before taking out loans or hire purchase agreements for household items: Can you afford the repayments? Is this the cheapest way to buy goods? Are there other places you can get help? (See Section 2 for more advice.)

Who Do I Need To Tell?

Use the checklist below to think about who you need to tell about your change in circumstances / address. Who are all the companies or agencies that are relevant to you? Make sure they are informed of your new contact details.

Council Tax	
Housing Benefit	
Dept for Work and Pensions – State Benefits (including Disability Benefits)	
Working/Child Tax Credits	
Child Benefit	
Gas, Water and Electric suppliers	
Post Office – for mail re-direction	
Bank, Building Society, Credit Unions	
Insurance Companies – Home Contents and Car Insurance	
DVLA – Car Tax, Driving Licence etc.	
Telephone and Internet Provider	
Sky	
Doctor/Dentist	
School/Nursery	
Employer	
HMRC	

In the days before you move you need to ensure that you “close down” your current home correctly. This is important as it will help you to avoid debt and confusion in the future and ensure you are paying the correct amounts at your new property.

Firstly, take meter readings using this handy checklist.

	Date	Meter Reading	Supplier	Date	Meter Reading	Supplier
Electric						
Gas						
Water						

If you have been renting your previous home, make sure you have given the landlord the required notice that you are leaving. You will need to clean the property thoroughly, remove all your belongings and repair any damages so that you can get your full deposit back and avoid any recharges or clearance costs.



Useful Contacts

Money Advice Service 0300 500 5000
www.moneyadvice.org.uk

Free impartial advice with an online budget planner that will do the sums for you.

Money Made Clear Wales on line advice
www.moneymadeclearwales.org



Setting up the essentials

Rent, Gas, Electric, Water and Furnishings

When planning for your new home, the first thing you need to do is organise the essentials, such as rent, gas, electricity and water supplies. You can then think about furnishing it.

Paying your rent

Your rent is a priority. You must ensure that you pay your rent weekly or monthly in advance in order to avoid falling into arrears.

When you have received an offer of a property you will be advised of the amount of rent you will have to pay. You can complete a benefit check online to see if you may be entitled to some help with housing costs. See **Useful Contacts**.

There are a number of ways in which you can pay your rent, listed below are the most common. Check with your landlord to find out what methods they offer.

- Direct Debit – this is the easiest method and ensures that your rent is paid on time
- Internet – through your landlord's website or www.allpayments.net
- Allpay payment card
- Allpay by phone 0844 557 8321
- At some Housing Association offices



Top Tip

If you experience any difficulty paying your rent or with your income in general, you should contact your landlord urgently as they should be able to assist you. Alternatively seek help from another advice agency.



Gas and electricity

There are a number of simple steps which you can take to reduce your gas and electric bills.

Find out the cheapest suppliers by visiting the website uSwitch. See **Useful Contacts**.

Pay your bills by the cheapest method, you get a discount for paying by Direct Debit.

Reduce the amount of energy you use – the more you use the more you pay.

If you are struggling with your fuel bills, the Home Heat Helpline provides advice on the best tariff and any flexible payment options energy suppliers provide to help those struggling with fuel bills.

If you are on low income and meet certain criteria, you may qualify for a discounted tariff. Contact the Homeheat Helpline to see whether you qualify.



Top Tip

You still use electricity even when your appliances are on stand-by, or when a charger is left switched on at the plug.

Water Supply

You do not have a choice in who will supply your water, so you just need to inform the relevant company that you have moved. Your landlord will advise you of the supplier and whether your property has a water meter. Remember to take a meter reading if your new home has a meter.

Water meters measure the actual amount of water that you use. Please contact your landlord for permission if you want to have a water meter fitted.



Top Tip

Check with your water supplier whether it may be cheaper for you to install a water meter.

When you contact your water supplier ask whether you qualify for any reduced rates based upon your personal or family circumstances.

TV Licence

You need to be covered by a valid TV Licence if you watch or record television programmes as they're being shown on TV. It makes no difference what equipment you use – whether it's a laptop, PC, mobile phone, digital box, DVD recorder or a TV set – you still need a licence.

You do not need a TV Licence to view video clips on the internet, as long as what you are viewing is not being shown on TV at the same time as you are viewing it.



Top Tip

- You are entitled to a FREE TV licence if you are over 75
- You are entitled to a Concessionary Licence at 50% off the normal fee if you are blind
- You can pay for your licence weekly, fortnightly or monthly for as little as £5.60 per week. Call 0300 555 0286 to set up a payment plan.

Home Contents Insurance

It may seem like an added expense at the moment, but by taking out home contents insurance cover you are giving yourself peace of mind. Life does not always go to plan so it's good to know that if you face an unexpected crisis you will not be out of pocket.

Home contents insurance covers most incidents that could happen in your home, such as fire, burglary and flood.

Home contents insurance to cover your belongings may be available through your landlord at a special reduced rate and can cost as little as £1.00 per week.

Contact your Housing Department for further information regarding Home Contents Insurance.



Top Tip

While your landlord will repair any damage that happens to the structure of your property, this will not extend to your personal belongings.

Furniture

Remember, you don't have to buy everything at once; use your budget sheet to help you plan and save.

In order to set up home you will need a few basic items of furniture. These can be expensive to purchase all in one go.

You can purchase good quality used furniture and white goods (such as cooker or fridge) from recycling centres. See **Useful Contacts** for shops in your area.

You can also try www.freecycle.org in your area for donated goods.

If you need to borrow money to purchase items for your home, please see the information contained in Section 5.

If you are on certain benefits and meet specific conditions, then you may be able to apply for help to the Discretionary Assistance Fund to purchase some furniture. See **Useful Contacts**.



Useful Contacts

Utilities

Uswitch - www.uswitch.com – Tel: 0800 051 5493 / 0333 321 6808

Energy helpline – www.energyhelpline.com – Tel: 0800 0740745

Simply Switch – www.simplyswitch.com – Tel: 0800 011 1395

Home Heat Helpline – www.homeheathelpline.org.uk – Tel: 0800 33 66 99

Winter Fuel Payments Helpline – www.gov.uk/winter-fuel-payment – Tel: 08459 15 15 15

Cyd Cymru – www.cydcymru-energy.com – Tel: 0800 093 5902

Benefit Check - Turn2Us – www.turn2us.org.uk - Tel: 0808 8022000

TV Licensing – www.tvlicensing.co.uk - Tel: 0300 790 6165

Furniture

Discretionary Assistance Fund – www.moneymadeclearwales.org – Tel: 0800 859 5924 / 033 0101 5000

Crest Co-operative (Conwy) – www.crestcooperative.co.uk – Tel: 01492 596783

Antur Waunfawr (Gwynedd/Ynys Mon) – www.anturwaunfawr.org – Tel: 01286 650059

Flintshire Refurbs – www.refurbs.org.uk – Tel: 01352 734111

Seren Ffestiniog Cyf – www.serencyf.org/ - Tel: 01766 832 378

New2You (Wrexham) – www.new2youwrexham.co.uk – Tel: 01978 449121

Benefits, Employment and Training

BENEFITS

It is important that you maximize your income in every way possible whether you are in work or not or have a disability. People often miss out on maximizing their income as they are not claiming the maximum benefits available to them.

Therefore, you need to make sure you ask the right questions, give the right information and get all the financial help that there is available to you.

There have been many changes in the types of benefits available over the last 2 years and the biggest change is Universal Credit (more information below), which has started in some areas. For more information on all Benefits available visit www.gov.uk or contact your local Citizens Advice Bureau (see local phone book).

Filling in forms can be exhausting, but it is the only way to make sure that you are getting what you are entitled to - There is always help available to claim.

Listed below are examples of benefits which you may be entitled to in order to maximize your income:-

• HOUSING BENEFIT

You can apply for Housing Benefit whether you're on low income or out of work towards paying part or all of your rent. How much you get depends on your income and circumstances. There is no set amount of Housing Benefit and what you get will depend on whether you rent privately or from a Council/Housing Association. This benefit is managed by Local Authorities unless you are in receipt of Universal Credit.

How much you get depends on;

- your 'eligible' rent,
- if you have a spare room,
- your household income – including benefits, Pension and Savings (Over £6,000)
- your circumstances, e.g. age of the people in the house, if someone has a disability.

How to claim: - A Housing Benefit claim form can be obtained from your Local Authority or from your landlord. When you sign up for a tenancy, most landlords will assist in completing the claim form and will continue to assist during the term of your tenancy.

If you are entitled to Housing Benefit, to make things easier, you can ask for the payment to be made directly to your landlord. This means the payments will be credited against your rent account directly from the Local Authority.

• DISCRETIONARY HOUSING PAYMENT

This benefit provides extra money when your council decides that you need extra help to meet Housing Costs (Rent). You must be in receipt of Housing Benefit to claim and your Local Authority will look at your circumstances to see whether you can claim additional help on top of the Housing Benefit that is paid to you.

• COUNCIL TAX BENEFIT/REDUCTION

You are liable for Council Tax if you are 18 or over and own or rent a home.

When you move into a property you need to register with the Council Tax Department of your Local Authority. Some landlords will notify the Local Authority as part of their procedures, but it is always your responsibility to ensure that you are registered.

You may be eligible to claim Council Tax Benefit/reduction if you are on a low income or out of work. You can also get 25% off the bill if you are the only adult living at the property and further reductions can be awarded if you are disabled or a Student.

If you are in rented accommodation when you claim for Housing Benefit you can also claim for Council Tax Benefit at the same time. It is important that you note on the claim form that you wish to claim for both benefits.



Changes to your circumstances

Many problems are caused by people failing to inform their Local Authority about changes in their circumstances, personal or financial. You may be entitled to more or less benefit depending on the change in your circumstances. **IT IS IMPORTANT THAT ANY CHANGES ARE REPORTED IMMEDIATELY TO AVOID SERIOUS PROBLEMS IN THE FUTURE.**

Examples of changes in circumstances which should be reported when claiming Housing / Council Tax Benefit or Discretionary Housing Payment;

- change in address,
- change in your income, up or down,
- change to the amount of savings you have,
- people moving in to live with you,
- people moving out from the property,
- children reaching the age of 18,
- change in the income of those over the age of 18 living in the household.

For more information on and how to claim Housing / Council Tax Benefit or Discretionary Housing Payment contact your Local Authority (see **Useful Contacts** below), your Landlord or Citizens Advice Bureau.

• CHILD TAX CREDIT

You can get Child Tax Credit for each child you're responsible for if they're;

- under 16,
- under 20 and in approved education or training

You do not need to be working to claim Child Tax Credit. You get money for each child that qualifies and this will not affect your Child Benefit.

• WORKING TAX CREDIT

The basic amount of Working Tax Credit is up to £1,940 a year, but you could get more or less depending on your circumstances and income. In order to claim Working Tax Credit if;

- you're aged 16 to 24 and have a child or a qualifying disability,
- you're 25 or over, with or without children

You must;

- work a certain number of hours a week,
- get paid for the work you do,
- have an income below a certain level

For more information and how to claim Working or Child Tax Credits call 0345 300 3900 or visit www.gov.uk/claim-tax-credits or alternatively contact your local Citizens Advice Bureau.

• CHILD BENEFIT

You can claim Child Benefit if you're responsible for a child under 16 (or under 20 if they stay in approved education or training). Only one person can get Child Benefit for a child and you must report changes of circumstances to the child Benefit Office.

If you are adopting or fostering a child, you should ask if you can claim Child Benefit.

For more information and how to claim, call 0300 200 3100 or visit www.gov.uk/child-benefit or alternatively contact your local Citizens Advice Bureau.

• PENSION CREDIT

Pension Credit is an income-related benefit made up of 2 parts – Guarantee Credit and Savings Credit.

- **Guarantee Credit** tops up your weekly income.
 - To qualify you must live in Great Britain and you or your partner must have reached Pension Credit qualifying age.
- **Savings Credit** is an extra payment for people who saved some money towards their retirement.
 - To qualify for the extra Savings Credit you or your partner must be 65 or over.

For more information and how to claim Pension Credit call 0800 99 1234 or visit www.gov.uk/pension-credit or alternatively contact your local Citizens Advice Bureau.

• **PERSONAL INDEPENDENCE PAYMENTS (PIP)** - previously known as Disability Living Allowance.

This benefit helps towards some of the extra costs caused by long-term ill-health or disability if you're aged 16 to 64. The benefit is usually paid every 4 weeks and is tax free. You can get PIP if you are in or out of work. It's made up of 2 components (Daily Living & Mobility). Whether you get one or both of these depends on how your condition affects you.

For more information and how to claim Personal Independence Payment (PIP) call the Disability Benefit Centre on 0345 850 3322 or visit www.gov.uk/disability-benefits-helpline or alternatively contact your local Citizens Advice Bureau.

• BUDGETING LOAN

You could get a budgeting Loan to help pay for essential things like rent, furniture, clothes or hire purchase debts. The smallest amount you can borrow is £100.00. Budgeting loans are interest-free so you only pay back what you borrow. You normally have to repay the loan within 104 weeks. To qualify you or your partner must have been getting one of these benefits for at least 26 weeks:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance (ESA)
- Pension Credit

For more information and how to make a claim contact your local Jobcentre Plus or call 0345 603 6967 or visit www.gov.uk/budgeting-loans or alternatively contact your local Citizens Advice Bureau.

• DISCRETIONARY ASSISTANCE FUND (for Wales)

The fund offers payments, or in kind support, to people needing urgent assistance and where there is an identified need to safeguard health and well being. Payments will be made available to people who have no other means of meeting the immediate costs of living. They are not intended to meet the cost of on-going expenses. Within the scheme there are 2 types of non-repayment grant support:

- Emergency Assistance Payments – assistance in an emergency or when there is an immediate threat to health or wellbeing. Anyone over the age of 16 can be considered eligible for these payments if they need help to meet expenses due to an emergency or because of a disaster.
- Individual Assistance Payments – to meet an urgent identified need that enables or supports vulnerable people to establish themselves or remain living independently in the community. (To be eligible applicants must be: entitled to and be in receipt of income related welfare benefits; or if they are due to leave an institution or care home within 6 weeks, that they are likely to be entitled to receive income related welfare benefits on leaving).

For further information and how to apply call 0800 859 5924 (free from a landline) or 03301 015 000 (charged at local rate or visit www.moneymadeclearwales.org/home or alternative contact your local Citizens Advice Bureau.

• COLD WEATHER PAYMENT

You may get a Cold Weather Payment if you're getting:

- Pension Credit,
- Income Support,
- Income-based Jobseeker's allowance,
- Income-related Employment and Support Allowance
- Universal Credit

How to claim: You don't need to apply. If you're eligible, you'll be paid it automatically. If you have not received your payment you should contact your Pension Centre or Jobcentre Plus Office.

• WINTER FUEL PAYMENT

You may qualify for Winter Fuel Payment if:

- you were born on or before 5th July 1952 (this date changes every year)
- you'll be living in the UK throughout the week of 15th to 21st September.

How to claim: You should get your winter Fuel Payment automatically. If you have not received your payment you should contact the Winter Fuel Payment centre on 08459 15 15 15.

• WARM HOME DISCOUNT SCHEME

You could get a discount on your electricity bill through the Warm Home Discount scheme if your supplier is part of the scheme, even if you use a pre-pay or pay-as-you-go meter. Your supplier can tell you how you'll get the discount, (for example: a voucher you can use to top up your meter),

To qualify you must be in receipt of one or more of the following:

- Guaranteed Credit element of Pension Credit (even if you get Savings Credit as well).
- Income Support
- Income based Jobseeker's Allowance
- Income based Employment & Support Allowance (which includes the work related activity or support component).
- Working Tax Credit and includes child element for children aged 5 or under, or a disabled child element
- Universal Credit (low income element)

How to claim: if you qualify for the discount, you'll get a letter this autumn or winter telling you either:

- you don't have to apply – you'll get the discount automatically,
- to apply - the letter will tell you why and how.

If you don't get a letter contact the Warm Home Discount Team on **0345 603 9439** or for more information and a list of suppliers who are part of the scheme visit www.gov.uk/the-warm-home-discount-scheme.

• UNIVERSAL CREDIT

Universal Credit is replacing certain benefits and can be claimed if you're on a low income or out of work. If you live with your partner and you both claim Universal Credit, you'll only receive one single payment into one bank account to cover both of you.

There are no limits to the number of hours you can work a week if you receive Universal Credit, your payment will reduce gradually as you earn more and you won't lose all your benefits at once if you're on a low income.

Universal credit will be one payment for one or all of the following:

- Jobseeker's Allowance
- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- Employment and Support Allowance
- Income Support

Universal credit is paid differently from current benefits. It'll be paid once a month (in arrears) and usually directly into a bank or building society account. – see section 'Making every penny count'.

Any help you get towards the rent (the old Housing Benefit) will be included in the Universal Credit payment you receive and it will be your responsibility to pay your landlord yourself. There are exceptional circumstances, when payments can be requested direct to Landlord.



It is important that you make arrangements NOW with your Landlord on how you will be paying your rent once you are on Universal Credit.

For more information visit www.gov.uk/universal-credit, contact the Citizens Advice Bureau or your Landlord.

Universal Credit helpline: 0345 600 0723
 0800 012 1888 - Welsh Language (make a claim)
 0345 600 3018 – Welsh Language (report changes)
 0345 600 0743 – Textphone

Visit Money Advice Service website (www.moneyadviceservice.org.uk) to get help with budgeting and planning for Universal Credit.

EMPLOYMENT & TRAINING

Looking for your first job, a different job or returning to work can be a scary task as you face application forms, interviews, changes in benefits, rejection letters, and having to learn new skills. The good news is that there are now a large variety of programs which can help people get into work and support them while they are getting started. Everyone knows that those first steps can be the hardest, so start slow by getting in touch with agencies, such as Jobcentre Plus, Working Links and Careers Wales.

Getting some Training can be the best way to start on the path to securing a job, and there are many training opportunities for you to choose. Jobcentre Plus, Working Links and Careers Wales can all help point you in the right direction.

Local Colleges are an obvious route into Training, so check out their programs for the year. On a more casual basis, training is offered from Voluntary Services Councils; other agencies based in your community, and could even be offered from your Housing Association.



Useful Contacts

BENEFITS AND GRANTS

- Citizens Advice Bureau (see local phone book)
www.citizensadvice.org.uk
- Money Made Clear Wales – www.moneymadeclearwales.org
- Money Advice Service – www.moneyadviceservice.org
- Turn2us (Benefit & Grant search) www.turn2us.org.uk
- Gov.UK (information on all benefits available)
www.gov.uk / www.gov.uk/browse/benefits

LOCAL AUTHORITIES

- | | | |
|----------------|--|--------------------|
| • Anglesey | www.anglesey.gov.uk | Tel: 01248 750 057 |
| • Conwy | www.conwy.gov.uk | Tel: 01492 574 000 |
| • Denbighshire | www.denbighshire.gov.uk | Tel: 01824 706 101 |
| • Flintshire | www.flintshire.gov.uk | Tel: 01352 752 121 |
| • Gwynedd | www.gwynedd.gov.uk | Tel: 01766 771 000 |
| • Powys | www.powys.gov.uk | Tel: 01597 826 000 |
| • Wrexham | www.wrexham.gov.uk | Tel: 01978 292 000 |

EMPLOYMENT AND TRAINING

- Careers Wales – www.careerswales.com
 - 0800 028 4844 or 029 2090 6800 (from a mobile)
- Working Links – www.workinglinks.co.uk
 - 0800 917 9262
- Jobcentre Plus – www.gov.uk/contact-jobcentre-plus
 - 0800 055 6688 (New benefit claims only)
 - 0345 604 3719 (cancel or change appointment)

COLLEGES

See local Phone Book or search the internet for colleges in your area.

VOLUNTARY SERVICES COUNCIL

- Anglesey, www.medrwnmon.org Tel: **01248 724 944**
- Conwy, cvsc.org.uk Tel: **01492 534 091**,
- Denbighshire, www.dvsc.co.uk Tel: **01824 702 441**,
- Flintshire, flvc.org.uk Tel: **01352 744 000**,
- Gwynedd, www.mantellgwynedd.com
 - Tel: **01286 672 626** (Caernarfon)
 - Tel: **01341 422 575** (Dolgellau)
- Powys, www.pavo.org.uk Tel: **0845 009 3288**
- Wrexham, avow.org/ Tel: **01978 312 556**

Making the most of your money

There are hundreds of little things that you can do to save yourself a few pounds here and there. At the same time you can be doing your bit for the environment.



Recycling

Recycling is about more than just bottles, cans and your daily paper, it can also mean recycling your furniture, clothes, appliances, and most items that you use from day to day. So, keep your eyes open for car boot sales, furniture reclaim shops, charity shops and many online websites - such as Freecycle – www.freecycle.org, which will save or even make you money while stopping things from going into the landfill. One person's junk is another person's treasure!

Don't forget the for sale, swap and give away pages on Facebook. Many items are free to the collector.

Water

As mentioned before, your home may be on a water meter or you might benefit from having one, in which case the less water you use, the less money you will have to spend.

If you or a member of your family suffer from an illness that means you need to use more water you may qualify for an assistance scheme. You may also qualify for assistance if you have a large family and receive qualifying benefits. See **Useful Contacts** for details.

So think about adopting some of the following habits:

- take a shower - it normally uses less water and energy than running a bath
- turn off the tap when cleaning your teeth
- place a filled plastic bottle in the cistern to reduce the volume of water used
- always use a full load in washing machines or dishwashers
- act promptly to request repairs for dripping taps and overflows
- Consider using a water butt to collect rain water. This can then be used to water your garden or wash your car.

Food

Shopping

Try to buy local produce and only buy the food that you need for the coming meals. This reduces money spent on wasted food, reduces transport costs, supports local farmers and will reduce the amount of packaging that is thrown into landfill.

Take your own bags to the supermarket, use cloth bags or use supermarket "bags for life". With many supermarkets charging up to 5p per bag and with most of the 150 million carrier bags used in the UK annually ending up in landfill, it makes sense.

It has been proved that you can reduce your shopping bill by making a list and sticking to it. Checking your fridge and larder before going shopping will stop duplication and waste. The tempting reduced section of the supermarket is only a good deal if you are going to eat the food on the day.

Check online shopping out, would a home delivery be a better option for you. This could cut down on the cost of taxis or transport to the shops for you and your weekly shop is delivered to your door.

Likewise, stay away from "Buy One Get One Free" offers, unless you really are going to use both! Quite often the free one is also the one that finds its way to the bin.

Grow your own

Got a bit of land? A nearby allotment? Grow your own food! Or even just a pot for a tomato plant or two? Save a few pounds by having your own vegetables on demand - plus you can use your composted food waste to get the prize winning cabbage.

If you do have a large garden that you are having difficulty managing, why not let somebody else do the work for you. If you register with a garden share project local people will use your garden as an allotment and for this you get a share of the home grown produce. See **Useful Contacts** for details.

Co-operatives

Food Co-ops are run by local groups who arrange drop offs from local farmers. You have to collect the seasonal produce weekly for a small cost.

Cook it all

Although it is tempting these days to go for takeaways or ready-meals, it's usually cheaper and can be just as quick to prepare meals from scratch. So, get some recipes from your family, dust off the cookbook, or check out some of the recipes online. See **Useful** contacts for a menus on a budget website that provides some useful ideas.

Energy

Energy costs are constantly changing, and we don't know from one year to the next what we will be paying for gas and electric. Gas and electric is essential to the running of a home, so make sure you use it efficiently and

save as much money as possible. Think about putting in place some of these helpful ideas:

- energy saving light bulbs last up to 10 times longer than a normal bulb
- washing at 30 degrees could save you up to 40% energy and make sure you have a full load before putting the washing machine on
- save energy by setting your fridge between 1-5 degrees, many are set too high
- turn the thermostat down on your heating, by turning this down only 1° you could reduce your bills by 10%
- cut down on draughts by draught proofing windows and doors and drawing your curtains
- switch off all appliances when not in use, appliances left on standby use nearly as much power as being switched on
- only fill the kettle with the amount of water needed
- hang your washing outside rather than use the tumble dryer
- insulate your hot water tank and pipes *
- heat only the rooms that you use
- an electric fire gives out more heat if the reflector at the back is shiny clean. Try putting silver foil behind a radiator to stop heat being absorbed by walls - it should save 15% on heating bills
- you can save a lot of money by insulating your loft *
- a dimmer switch prolongs the life of standard bulbs and could cut the cost of electricity by up to 75%. Switching lights on and off frequently can also increase electricity costs
- defrosting a freezer twice a year means 10% less on running costs
- If your freezer isn't full pack the empty space with plastic bags filled with newspaper, this will cut down on costs.

You may be eligible for a grant to carry out energy saving improvements. Visit the Warm Front Team website. See **Useful Contacts** for details.

* **Speak to your Housing Officer before undertaking any of this work.**

Other household money saving tips

Use real nappies. By the time your baby is potty trained you could use between 4000 – 6000 disposable nappies. Based on today's prices that can cost between £488 – £732. To get you started on real nappies you'll need 25-30 nappies which could cost as little as £185 including the washing!

Real nappies are not like they used to be and are much easier to use and to wash. So check it out by going online. See **Useful Contacts**.

Renewables - Investing a bit more in rechargeable batteries, solar or wind-up items will save you money in the long run as well as saving the environment.

Buy on-line - When you become more confident in using the internet to purchase goods you may want to visit the auction sites such as e-bay. Just ensure that you are purchasing from a safe and legitimate source.

Save in advance for Christmas and avoid starting the New Year in debt. The Credit Union have a Christmas Savings Club.

School Uniforms - check with your local authority to see if you are eligible for help with school uniforms.

Natural cleaning - Why not use products from your larder to clean your house with instead of spending a lot of money on products. Vinegar is a good for cleaning windows and bicarbonate of soda is another item that can be used.



Useful Contacts

Energy Saving Trust - www.energysavingtrust.org.uk -
Tel: 030023 1234

Home Energy Savers - www.homeenergysaver.co.uk - Online only

Energy Helpline - www.energyhelpline.com - Tel: 0800 0740745

Uswitch - www.uswitch.com - Tel: 0800 051 5493

www.moneyadviceservice.org.uk - Tel: 0300 500 5000

Frugal Living - www.top50freebies.co.uk - Online only

Freecycle - www.freecycle.org - Online only

Money Saving Expert - www.moneysavingexpert.com - Online only

Money Supermarket - www.moneysupermarket.com - Online only

Real nappy website - www.goreal.org.uk - Tel: 0845 8500606

Warm Front Team - www.warmfront.co.uk - Tel: 0800 408 1437

Home Heat - www.homeheathelpline.org.uk - Tel: 0800 336699

Eco Cleaning Products - www.uk-energy-saving.com - Online only

E-bay - www.ebay.co.uk - Online only

www.gardenshareconwy.org.uk

www.housekeeping.about.com

www.dwrcymru.com 0800 052 0145

Banking, Borrowing and Savings

Bank accounts

In today's world it's becoming increasingly difficult to manage without a bank account. There are several reasons for this:



- It gives you a wider choice of methods to pay your bills and often, paying by direct debit can be cheaper.
- Most employers insist on a bank account for payment of wages.
- All state benefit must be paid into a Bank / Building Society / Post Office Account / Credit Union.
- Most landlords prefer direct payment from a bank account.
- Education Maintenance Allowances (EMAs) must be paid into a bank account.
- To buy most items by telephone or online you need to pay with a debit or credit card.
- Some organisations are reluctant to accept cheques – which may be an early sign of moving towards an increasingly cash-less society.
- Future Plans to modernise cheque payments “cheque imaging” which will enable Banks to clear a certified digital image of a cheque.

Basic Bank Account

A basic bank account allows you to receive money and pay bills. It can be a first step towards opening a regular current account. It may be an option for you if you've been turned down for a current account. A basic bank account doesn't normally have an overdraft facility but does allow you to:

- Pay your bills by Direct Debt or standing order
- Receive payments such as salary, wages or benefits
- Take cash out at cash machines with a cash card (this is usually free, but some cash machines charge for this service)

A basic bank account may be the right option for you if:

- You're on a low income or you have a poor credit record
- You don't need the extra things that a current account offers, an overdraft for example.

Current account

You can use a current account with a bank or building society to manage your day-to-day money. They allow you to:

- Pay bills by Direct Debit or standing order
- Receive payments such as salary, wages or benefits
- Pay for items with a debit card
- Withdraw money from a cash machine
- Have access to an overdraft, but this needs to be authorised by the bank

You can usually apply for either a Basic Bank account or Current account in person or by post, phone or online.

Your wages, benefits and savings can all be paid into your current account and then split into your various commitments. These could include payments to pay for your rent, loan repayments, fuel bills (with the added bonus that you could get cheaper tariffs than using a coin or card meter), council tax and so on. You can also make same day transfers from your savings account. Many of the high street banks also offer advice on these types of products.

Credit Unions

Credit Unions are not-for-profit financial co-operatives, owned and controlled by their members for their members.

North Wales Credit Union (NWCU) provide a wide range of practical, affordable and straightforward financial services to everyone living or working in the following North Wales counties: **Anglesey, Conwy, Denbighshire, Flintshire, Gwynedd and Wrexham.**

Whatever your circumstances, they will try to find a financial solution to suit your needs.

Your card will allow you to make cash withdrawals at any LINK ATM (or hole in the wall). If you have been issued with a Visa debit card, you can use it for your telephone and internet shopping, or cash back from major shops displaying the Visa sign.

In addition to the Current Account, North Wales Credit Union now offer a Pre-paid debit card. This allows people to load a specified amount onto the debit card. It can be used in the usual way to withdraw cash from ATMs, and used to make purchases in store and on line.

Be aware some Banks / Credit Unions may charge a fee for a current account



Top Tip

People without direct debit facilities pay on average an extra £70 a year for their energy bills.

Savings accounts

Typical reasons to save

- Christmas
- Holidays
- Replacement of electrical item e.g Washing Machine
- Furniture
- Deposit for a large item, e.g car

Saving money for the short or long term is an important step.



Borrowing

If you need to borrow money you have several options. Borrowing money, however, always comes at a cost; this is often referred to as the annual percentage rate APR%

What does APR mean?

The APR is the interest rate figure that indicates the total cost of borrowing, including any charges. When you borrow money, every lender is required by law to quote this rate. The APR is the best way of comparing like with like. It was introduced as part of the Consumer Credit Act of 1974 and is mostly used for credit cards, personal loans and mortgages.

What is the purpose of APR?

If you borrow money and the interest rate is 5% a year, it will cost you 5% of the amount borrowed to do so. This will need to be repaid along with the original money you borrowed. Interest rates are usually quoted annually, but not always, so make sure you check.

An example to clarify

- How much does it cost to borrow £1,000 at 10% then repay it six months later?
- Let's start with a simple sum. One year at 10% would cost you £100 (10% of £1,000). So over six months you'd pay about half that, ie, £50. It really is almost as simple as that.

Borrowing money, when done responsibly, can help build or restore a credit rating and can be applied for a variety of purposes.

Door step credit may be easily available and convenient, but you could find yourself in a cycle of never-ending debt.

Life does not always go to plan so it's good to know that if sometimes happens you've got some money put aside.

* Figures as at 01.4.2015 £300 loan	Term of Loan Weeks	Typical APR%	Weekly Repayments	Total Repayment	Cost of Loan
Credit Union	52	42.60%	£6.89	£358.26	£58.26
Money Line	52	142.96	£8.37	£461.28	£161.28 inc fee
Door Step Lender	52	272%	£10.50	£546.00	£246.00



Top Tip

Think about whether you can afford the repayment from your household budget. Don't sign until you've considered all the options.



Loan sharks target the vulnerable. Even if you have difficulty getting credit elsewhere, borrowing from loan sharks should be avoided. Anyone who is a victim, or knows a friend or family member affected by their activities can call the Wales Illegal Money Lending Unit hotline number and speak to a specialist officer. Calls to this hotline are completely confidential.

0300 123 3311

If you are buying on credit directly from a retailer they may offer Payment Protection Insurance (PPI) which is an extra monthly payment to protect you if you fall ill or lose your job. This may sound like common sense, but please make sure you require this cover and if you should ever need to submit a claim on this policy, you are able to do so.



Useful Contacts

North Wales Credit Union – **0333 2000 601**
www.northwalescu.co.uk

Money Made Clear Wales – **www.moneymadeclearwales.org**

Money Advice Service – **www.moneyadviceservice.org**

Wales Illegal Money Lending Unit – **0300 123 3311**
www.direct.gov.uk/stoploansharks

Dealing with debts

Debt can come in many forms, such as rent arrears, unpaid utility bills, or difficulty in paying back loans. It can also be caused by various different factors such as illness, loss of work, reduction in benefit, or a relationship breakdown. We hope that none of you will get into debt but trust that this pack will help you if you do.

The stages of debt:

- Stage 1** The cause (Unemployment, sickness, relationship breakdown.....)
- Stage 2** Missed payments
- Stage 3** Borrowing off one to pay another (Robbing Peter to pay Paul)
- Stage 4** Debts Multiply
- Stage 5** Unrealistic agreements
- Stage 6** Court Summons / bailiffs at your door
- Stage 7** PANIC

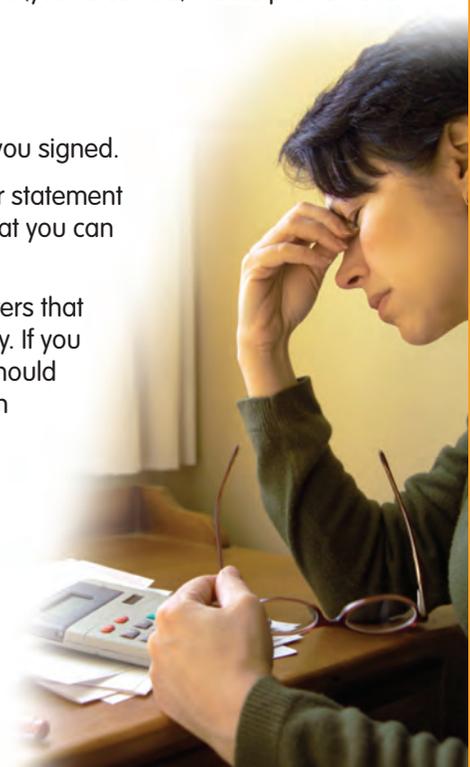
The first thing you will need to do before you can tackle a debt problem is to sort out how much money you owe. To do this, you will need to make a list of all the people and companies you owe money to (your creditors). It's helpful to have the following information:

- the name and address of the creditor
- the account or reference number
- a copy of the original loan agreement you signed.

It's a good idea to keep the latest letter or statement for each debt together in one place so that you can easily find them if you need them.

If you've received any court papers or letters that seem urgent, you may need to act quickly. If you are not sure from the papers what you should do next, get advice straight away from an experienced adviser. Please see **Useful**

Contacts



Sorting out your most urgent debts

Once you've made a list of all your creditors, you need to work out which debts are the most urgent.

Some debts are more urgent than others because the consequences of not paying them can be more serious than for other debts. These are known as priority debts.

TYPE OF DEBT	SANCTION OF THE CREDITOR	ALWAYS A PRIORITY?	SOMETIMES A PRIORITY?
Rent	Eviction	YES	
Mortgage	Eviction	YES	
Secured loan	Forced sale of house followed by eviction	YES	
Council Tax	Bailiffs, possible imprisonment, attachment to earnings, bankruptcy	YES	
Magistrates Court Fine	Bailiffs, possible imprisonment	YES	
Gas/electricity	Disconnection of supply	YES	
Water	County Court Judgement (CCJ)		YES – but no disconnection
Maintenance/ Child support	Attachment to earnings, possible imprisonment for wilful non-payment	YES	
Social Fund	Deduction from benefit, or where no longer on benefit, a CCJ	YES	
TV Licence	Magistrates court fine, bailiffs, possible imprisonment	YES	
Income Tax / VAT/ NI	Bailiffs, bankruptcy	YES	
Rental Agreement	Goods repossessed		YES
Telephone	Disconnection of service		YES
Hire purchase/ Conditional sale	Item repossessed		YES
Catalogue debt	CCJ, loss of use of catalogue		YES
Money owed to the family	CCJ, loss of friendship		YES

If you've got any money to pay off your debts, you must make sure you can deal with any priority debts first, before you deal with any less urgent debts such as credit card debts, overdrafts and other loans. These type of debts are known as non-priority debts.

If you are struggling with debt speak with your housing officer or landlord immediately because we can help.

We can offer advice and help you find a sensible solution to your financial problems. We can put you in touch with other agencies such as the Citizens Advice Bureau, National Debtline, Stepchange or Payplan who can give you free and impartial advice on welfare benefits, debt and money issues. Remember there is always somebody there to help you!

BAILIFFS

What is a bailiff?

A bailiff is someone who has a legal power to collect certain debts. They may do this by asking you to pay what you owe, or by taking and selling your belongings to raise the money.

A bailiff can either be a court official or employed by a private firm. They are also called enforcement agents and any paperwork you receive from a bailiff will use this term.

If you owe money, a bailiff may visit your home to see if anything you own can be sold to pay the debt. Any money raised from selling belongings is used to pay the bailiff's fees and charges as well as the debts you owe.

Bailiffs are only normally used when the people you owe money to, also known as creditors, have tried other ways to get you to repay your debt. You will normally get a warning that your creditors are considering using bailiffs to get you to repay your debt. If you haven't already contacted your creditor, this is the time to do so. By discussing your problems paying the debt you owe, you may be able to come to an arrangement with your creditor and avoid bailiff action altogether.

Bailiffs can only be used for certain types of debts. These include:

- Council tax and business rates
- Parking penalties
- Credit and personal debts (but only after a County Court Judgement (CCJ) has been issued)
- High court judgements
- Magistrates' court fines and compensation orders
- Child support
- Maintenance
- Income tax, national insurance and VAT
- Business rent.

If the debt isn't one of those on the list, it's likely you're dealing with a debt collector, not a bailiff. Your options for dealing with a debt collector will be different.

Do you have to let the bailiff in?

You don't have to let a bailiff into your home, even if they say that you do. However, if you want to stop bailiff action, you will need to take steps to deal with the debt you owe. You could do this by contacting your creditor, speaking to the bailiff through the letterbox or a window, or leaving your home to talk to the bailiff outside.

However, even if you refuse to let the bailiff in, they may find another way to get into your home. For example, if you've left your back door unlocked, the bailiff might get in that way. If you have an outbuilding like a shed or garage on your property, the bailiff can enter them, if they are unlocked. The bailiff can only get in using a usual means of entry such a door, and so cannot climb over walls or through windows. The bailiff can only use peaceful entry to get in, which means they can't usually use force.

What to do if a bailiff turns up at your door:

- don't let the bailiff in, even if they ask to use your toilet or say they 'just want to talk'. Once the bailiff is in, your belongings may be taken. The bailiff may tell you that they have a right to enter your home to take control of your belongings. This is technically correct, but you also have a right not to let them into your home. The bailiff can only enter peaceably and with your permission, unless they have the court's permission to use force.
- talk to the bailiff through the door or letterbox. Ask to see their authorisation, proof of identity or evidence of the court's permission to force their way into your home - they can put it through the letterbox or under the door
- if you decide to open your door, don't let the bailiff in. Tell them you won't give them permission to enter your home. Stand in their way, hold your ground and don't let them in. The bailiff isn't allowed to push past you or jam their foot in the door
- politely ask the bailiff to leave and tell them you will contact the creditor directly to arrange a repayment plan for the debt
- if the bailiff asks for money to pay the debt and you want to pay it to them directly, offer what you can afford to pay. If the bailiffs accept, ask to talk to them outside. Go out, close the door behind you and pay them outside - don't let them into the house to pay. Get a receipt for the payment.

Bailiffs can sometimes use force to get into your property, but in very limited situations. This includes;

- when the bailiff is chasing up unpaid magistrates' court fines

- when the bailiff wants to enter your trade or business premises to chase up unpaid county court judgements (CCJ's) or High court judgements
- if the bailiff has been given a court order allowing them to use reasonable force to enter your property to collect debts owed to HM Revenue and Customs
- when the bailiff has been given a court order allowing them use reasonable force to enter other premises where they believe you may have deliberately taken your belongings to stop them being seized.



WARNING

Use of bailiffs if your landlord gets a warrant of possession

If your landlord issues a warrant of possession court bailiffs will be notified to evict you.

The warrant will be hand delivered by a court bailiff and on the warrant will be a date and time for the eviction.

If you haven't left by the date on the notice of eviction, the bailiffs will come to your home and have the power to force you to leave.

It's against the law for your landlord to try to evict you without a warrant of possession. If this happens, call the police.

If you do get a notice of eviction, you can apply to the court for the warrant of possession to be set aside.

For more information on bailiffs and their powers please contact either;

- **Citizens Advice Bureau (03444 772020) - www.adviceguide.org.uk**
- **National Debtline (0800 808 4000) - www.nationaldebtline.org**

Essential rules for dealing with debt

DO'S

- DO contact your local Citizens Advice Bureaux or other source of free impartial debt advice. See Useful Contacts
- DO get in touch with your creditors/landlord straight away and explain your difficulties
- DO make sure you tackle your priority debts first
- DO fill in the reply forms to court papers and let the court have all the facts
- DO supply a copy of your financial statement
- DO attend all court hearings
- DO keep trying to make agreements with those people you owe money to
- DO always be honest and realistic about what you will be able to repay by a given date. Don't just tell your creditor what they want to hear
- DO keep copies of all letters and statements. This will help you to keep to any arrangements you have made with your creditors. Keep copies of letters you send them, not just those you get back

DONT'S

- DON'T ignore the problem; it won't go away and the longer you leave it the worse it will be
- DON'T borrow money from loan sharks or from people who charge high rates of interest
- DON'T ignore letters or phone calls the matter will not go away
- DON'T give up and don't panic you can sort out your problems
- DON'T let your creditor bully or threaten you into making a promise that you can't keep
- DON'T borrow more money to pay off your debts, especially by taking on more credit or store cards. This will just increase your debt and make the problem worse



Please beware of using Payday loans – As well as paying extortionate interest most payday loan companies have access to your bank account and are able to take funds at any given time, this could leave you short to pay your rent or other priority bills. If you're considering taking out a loan please speak to the Money Advice Service first (0300 500 5000) or your local Credit Union (0333 2000 601).

Budgeting properly to clear your debts

To deal with debt you must get to grips with the problem. One of the best ways to do this is to make a written list of all your income and expenditure. This is called a Budget Sheet.

A Budget Sheet lets you see clearly what you owe and how much money you have to pay the debt. We have included a Budget Sheet in the first section 'Getting ready for your new home' to try and help you. Or you can use the budget calculator on the Money Advice Service website. See **Useful Contacts**.

Decide if you are going to base your budget on weekly or monthly figures – don't mix the two.

- write in your income. Include your usual take home pay (don't include overtime unless it's regular), and benefits you receive and contributions from family members
- write down your usual living costs (for guidance on working them out refer back to the section on budgeting)
- if your outgoings are greater than your income, you should seek advice otherwise your debts could continue to grow
- now list your debts, putting the priority debts first. Your priority debts are the most important and you must make offers of repayments on these first e.g. RENT

See **Useful Contacts** for more help with any debt problems and also refer back to 'Getting ready for your New Home' on how to budget.



Top Tip

Remember: there is always somebody there to help you, so contact your Housing Association or Landlord.



Useful Contacts

Citizens Advice Bureau - www.adviceguide.org.uk
03444 772020

National Debtline - www.nationaldebtline.org
0800 808 4000

Stepchange Debt Charity - www.stepchange.org
0800 138 1111

Payplan - www.payplan.com
0800 280 2816

Money Advice Service - www.moneyadviceservice.org.uk
0300 500 5000

Money Made Clear Wales – [ww.moneymadeclearwales.org](http://www.moneymadeclearwales.org)

Money Advice Service – www.moneyadviceservice.org

Getting Online

Having access to the internet has many benefits. It can allow you to shop around for the cheapest deals, keep in touch with friends and family, access information on any subject you desire, access services quickly and conveniently and keep up to speed with the news and what's going on in your community.

It's also even more important now if you're claiming benefits. With the changes to benefits system, you will need to be able to claim your benefits on-line; so it's very important to get skilled up sooner rather than later.

In 2014 79% of adults in Wales, aged 16 or over, use the internet. It may be money or lack of confidence that stops people accessing the internet, but this does not need to be the case.



Accessing the Internet at your local library

There are currently over 250 libraries in Wales that are open 10 hours a week or more. They are open to all members of their communities and are free to join. They provide free use of the internet and computers.

Check out your local library to see if they have any courses which will help you to feel more confident in using computers. Also, contact us, your Housing Association to find out if there are any other courses locally which you can attend.

Training

All Local Authorities provide basic Information Technology classes or taster sessions. See useful contacts for your local library details. You can also access training courses through Learn Direct. See useful contacts.

Wi-Fi Hotspots

Some libraries offer free public wireless access to the internet. You will need to be a member to use this service, contact your local library for more information.



Top Tip

- visit your local library for internet access
- Contact your local college.



Useful Contacts

www.communities2point0.org.uk/computer-courses-in-wales

Courses – www.learndirect.co.uk