

Chapter 5

Managing your bills

This section tells you about:

- how you can manage your bills; and
- the benefits and support that you may be able to get.

Managing your bills

It is important to organise your money so that you can pay your bills. There is a budget checklist at the end of this section to help you work out how much money you have and how much you spend.

Bills that you must pay on time include the following:

- **Mortgage payments**
If you have a mortgage, your mortgage payments will probably be your largest bill.
- **Service charges**
Service charges are your contribution to the maintenance of your block and estate. The charges include a yearly service charge and separate bills for major work. Chapter 4, 'Service charges' and the booklet 'Bills for major works' tells you about the different ways you can pay your service charges.

• Council Tax

Council Tax is **not** included in your service charge. You must pay it separately. If you don't pay it, the council will take legal action against you. It is a criminal offence not to pay Council Tax.

• Water, gas and electricity

There are different ways you can pay these regular bills, such as meters, direct debit or monthly payment schemes. Your gas or electricity supplier can tell you about their different schemes.

• Other bills

You will have to redecorate your flat regularly and repair fixtures and fittings when they need it. You should also have your central heating boiler serviced once a year by a CORGI registered engineer. You will also need to budget for other bills, such as your phone or TV licence. You can use the budget checklist on page 46 to help.

Debts

If you get into debt, get advice straightaway because the problem will not go away. The first thing to

do is to speak to the people you owe money to. If you don't tell them, they won't be able to help you.

The National Debtline provides free, confidential advice.
 Freephone: 0808 808 4000
 or visit their website at
www.nationaldebtline.co.uk.

You can also contact a citizens advice bureau or speak to the Home Ownership Team. You can phone the citizens advice bureau on 0870 126 4030 or visit their website, www.adviceguide.org.uk.

Getting into debt can lead to many problems. If people take legal action against you, you may have to pay court costs on top of your debts. If there is a county court judgement against you, you will find it very difficult to get loans and hire purchase from banks, building societies or other companies.

Budget checklist

Use the checklist to work out how to organise your money. You can work it out as either weekly or monthly amounts. If what you spend (your outgoings) is more than you are paid (your income), you have a problem and need to deal with it

now. You may have to reduce your spending on 'non-essential' items such as entertainment and leisure. The checklist is on page 46.

Benefits

A leaflet on Benefits and Pension Rates is available from the Department of Works and Pensions. Phone: 08457 313 233 or visit their website www.dwp.gov. Please see page 45 for debt advice contact details.

Your local post office may also have information leaflets and application forms, but they cannot give you advice. If you want advice, contact your local Jobcentre Plus office or phone 0800 055 6688.

If you want to know about Housing Benefit or Council Tax Benefit, you can visit our website, www.homesforharingey.org, phone the Call Centre on 0800 195 3404 or visit any Customer Services Centre, where staff will be able to help you.

Income	£	Outgoings	£
Your wages		Mortgage	
Your partner's wages		Service charges	
Pensions		Redecorating and repairs	
Income Support or Jobseeker's Allowance		Water rates	
Child Benefit		Council Tax	
Working Families Tax Credit		Electricity bill	
Other benefits		Gas bill	
Maintenance payments		Food and housekeeping	
Other		Costs for medicines or medical treatment	
		Maintenance payments	
		TV licence	
		Childcare	
		School meals and meals at work	
		Travel or vehicle costs	
		Contents insurance	
		Life assurance	
		Phone bill	
		Clothing	
		Entertainment and leisure	
		Hire-purchase or catalogue payments	
		Credit-card payments	
		Other	
Total income		Total outgoings	

You may qualify for benefits if any of the following applies to you.

- **You are ill or you have a disability**

You can claim benefits if you cannot work because you are ill or you have a disability – these benefits include Attendance Allowance, Disability Living Allowance and Carer's Allowance. You will need sick notes from your doctor. You can get more information from the Department for Work and Pensions, Haringey Benefits Service or by phoning the Benefit Enquiry Line on 0800 88 22 00.

- **You are signing on and looking for a job**

If you do not have a job, you will need to sign on at your local Jobcentre Plus and show that you are looking for work. You may be able to claim benefits, such as Income Support or Jobseeker's Allowance, depending on your circumstances. You can get more information from Jobcentre Plus on 0845 601 6916 or by visiting the website at www.dwp.gov.uk.

- **You do not work**

This covers a wide range of people, including people who

have retired and single parents. The Pension Service now deals with all benefits relating to pensions. You can phone them on 0800 99 1234 (or, if you are hard of hearing you can use the textphone number, 0800 169 0133). Their website (www.thepensionservice.gov.uk) contains more information. You can get more information from the Department for Work and Pensions website at www.dwp.gov.uk.

- **You work, but you find it hard to pay your bills**

You may be able to get help if you are on a low income, whether you work full- or part-time. You can get more information from the Department for Work and Pensions, Haringey Benefits Service, Customer Services Centres, and citizens advice bureaux.

You may qualify for help, in some cases with benefits for mortgage interest payments, ground rent and some service charges.

Other help

You can pay your bills for major work in different ways. Please see the booklet 'Bills for major works' for more details. You can get a copy from the Home Ownership Team or from our website, www.homesforharingey.org.

Citizens advice bureau

You can get advice about debts and money from your local citizens advice bureau. You can contact a citizens advice bureau direct (by phoning them on 0870 126 4030 or visiting their website, www.adviceguide.org.uk) or through the Home Ownership Team.

We have an arrangement with the citizens advice bureau to provide help and advice to leaseholders. They can give you free, independent advice on:

- keeping control of your bills;
- managing your debts;
- claiming benefits;
- making the most of your income; and
- how to deal with people you owe money to.

The Home Ownership Team can refer you to a fully trained advisor

who will work with you to try to improve your financial situation.

Supporting People

The Supporting People programme offers help and advice to vulnerable people to help them be independent in their own homes.

This includes making sure that you receive any benefits you can claim.⁹ Supporting People can also help you with other services such as GP and healthcare services and education. You can get more information from www.haringey.gov.uk or www.homesforharingey.org, or you can contact Supporting People direct.

Supporting People

40 Cumberland Road
Wood Green
London
N22 7SG
Phone: 020 8489 3419
Website: www.spkweb.org.uk