



Tristar Homes Limited,  
Tristar House, Lockheed Court,  
Preston Farm Industrial Estate,  
Stockton-on-Tees, TS18 3SH  
Tel: 0844 736 0007  
[www.tristarhomes.co.uk](http://www.tristarhomes.co.uk)



## AVERAGE WEEKLY COST OF YOUR TENANCY

Tristar Homes is committed to helping customers sustain their tenancies. Research has shown that most tenancies fail within the first six months. This is usually because customers were not prepared for how much running their own home would cost

In order to help you keep your tenancy we have prepared some general information to show how much running your home will cost.

Please be advised that this is a guide only.

## BUDGET

Why not complete the budget planner in the middle of this booklet to help you decide if you can afford to rent this property?

Basic items you will need when setting up home

- Furniture
- Carpets
- Curtains
- White goods (fridge, washing machine etc)
- Cooker
- Beds and bedding
- Towels
- Kettle, pans, cups, plates, dishes, knives, forks
- Television

## FURNITURE OPTIONS

There are a number of options available if you need help to furnish your home

### FURNITURE PACKAGE

Some customers will be eligible for a furniture package. This provides basic furniture and carpets. The cost varies depending on the size of your property and there is a weekly charge that will be included in the rent. The furniture charge will be covered by Housing Benefit if you qualify.

### FREecycle

Why not try visiting the freecycle website – this site advertises furniture free of charge, however you have to make your own collection arrangements.

[www.uk.freecycle.org](http://www.uk.freecycle.org)

### FRaDE

FRaDE – this company provides quality second hand furniture at low cost to those in receipt of benefits. They also provide white goods such as washing machines, fridges and cookers.

#### Frade,

68-69 Brunswick Street, Stockton-on-Tees, TS18 1DY  
01642 608791

### BUDGETING LOANS

If you are receiving Income Support, Income-based Jobseekers Allowance or Pension Credits, you may be able to apply for a budgeting loan to pay for essential furniture. These are interest free, so you only pay back the amount you borrowed. However, benefits may be reduced as the repayments are deducted directly from your benefits.

Visit: <http://www.jobcentreplus.gov.uk>

## CREDIT UNION

Your local credit union is a community run savings and loans scheme. You can open a variety of accounts including a Christmas savings account and a Quit and Save account for those wishing to stop smoking and save as much or as little as you want each week or month. You can also have wages/benefits paid directly into a credit union account and set up direct debits. After saving for thirteen weeks you can take out a loyalty loan or if an emergency happens you may be eligible for an instant loan. For more information phone **Tees Credit Union – 01642 753517**

## UNDER 25?

Why not sign up for our InLiving game played on your mobile phone? The download is free to use on Vodafone, Orange, 3 and 02 networks. For more information on how to download contact your neighbourhood housing office or text **STAR** to **60505**.

## WORRIED ABOUT FUEL COSTS?

At Tristar we recognise that every penny matters when you move home therefore we feel it is vital to advise our customers on how to save money by switching fuel providers. We have found that EBICO (a not for profit organisation) could offer the greatest savings. For more information contact your neighbourhood housing office or call **EBICO** on **0800 458 7689** quoting **TSH**.



Single person in a one-bedroom high rise flat	Average weekly cost
*Rent	£87.03
** Council Tax	£13.82
Gas/Electric	£9.00
Food/Housekeeping	£40.00
<b>Total</b>	<b>£149.85</b>

Pensioner couple in a two bedroom bungalow	
*Rent	£74.17
** Council Tax	£18.43
Gas/Electric	£10.62
Food/Housekeeping	£70.00
<b>Total</b>	<b>£173.22</b>

Single person in a one-bedroom bungalow	
*Rent	£65.27
** Council Tax	£13.82
Gas/Electric	£9.63
Food/Housekeeping	£40.00
<b>Total</b>	<b>£128.72</b>

Single parent in a two-bedroom flat	
*Rent	£71.36
** Council Tax	£13.82
Gas/Electric	£16.43
Food/Housekeeping	£67.00
<b>Total</b>	<b>£168.61</b>

Single person in a one-bedroom flat	Average weekly cost
*Rent	£63.54
** Council Tax	£13.82
Gas/Electric	£9.63
Food/Housekeeping	£40.00
<b>Total</b>	<b>£126.99</b>

Couple with one child in a two-bedroom house	
*Rent	£76.06
** Council Tax	£18.43
Gas/Electric	£17.29
Food/Housekeeping	£95.00
<b>Total</b>	<b>£206.78</b>

Couple with two children in a three-bedroom house	
*Rent	£78.98
** Council Tax	£18.43
Gas/Electric	£18.88
Food/Housekeeping	£123.00
<b>Total</b>	<b>£239.29</b>

Couple with three children in a four-bedroom house	
*Rent	£83.51
** Council Tax	£18.43
Gas/Electric	£19.90
Food/Housekeeping	£150.00
<b>Total</b>	<b>£271.84</b>

\*Housing Benefit may reduce this \*\*Council Tax Benefit may reduce this

**You will also need:**

A TV licence. A colour licence is £142.50 per year and a black/white licence is £48.30 per year. You can make arrangements to pay this weekly from £5.50 per week – contact 0844 8006790

Home insurance starts from 99p per week for basic insurance cover if insured through Jardine, Lloyd and Thompson via Tristar – contact 0844 800 6790.

**A SIMPLE BUDGET**

When you have a small amount of money to manage on all week you need to be able to make it last. The best way to do this is to make a budget.

You can budget weekly, fortnightly or monthly to match the frequency of your income.

Income	Weekly	Fortnightly	Monthly
Wages/salary			
Overtime			
Pocket money			
Jobseekers Allowance/Income Support			
Other DWP benefits			
Other income			
<b>Total income</b>			

Outgoings	Weekly	Fortnightly	Monthly
Rent			
Service charge i.e. water/sewerage charges			
Loans			
Fines			
Credit cards			
Store cards			
Council tax			
Electricity/gas			
Mobile phone			
Landline			
Food			
Household goods			
Lunches/snacks			
Cigarettes/tobacco/alcohol			
Laundry			
TV licence			
Nights out/entertainment			
CD's/DVD's			
Sport/recreation			
Magazines/books			
Prescriptions			
Travel costs i.e. bus/train fares			
Clothes			
Child maintenance			
Savings			
Personal hygiene			
<b>Total Spending</b>			
<b>What's left?</b>			



## AVERAGE COST OF A WEEKLY SHOP

Item	Average Price
Thick sliced white loaf (800g)	£0.72
Onions (loose)	£0.16
Bananas (bag)	£1.03
Tinned tomatoes	£0.49
Apples (bag)	£0.99
Cooking oil (100mls)	£1.24
Mixed peppers (bag)	£1.29
Coffee (100g)	£1.29
Iceberg lettuce	£0.29
Chicken breasts	£2.99
Cucumber	£0.29
Tinned tuna	£0.75
Tomatoes (six)	£0.29
Carrots (bag)	£0.78
Potatoes (2.5kg)	£0.99
Flour	£0.39
6 pints semi-skimmed milk	£2.25
White fish (pack 2)	£4.99
Free range eggs (12)	£2.64

## AVERAGE COST OF A WEEKLY SHOP

Item	Average Price
Mushrooms (pack)	£0.98
Butter (250g)	£0.84
Sausages	£0.98
English mild cheddar	£1.59
Liver (260g)	£0.36
Fresh British beef mince (500g)	£1.21
Bacon	£1.49
Turkey ham (170g)	£1.49
Sugar (500g)	£0.54
Frozen garden peas (1kg)	£1.48
Cornflakes (500g)	£0.79
Baked beans (420g)	£0.41
Pasta (500g)	£0.70
Dolmio Bolognese sauce (500g)	£1.72
Basmati white rice (1kg)	£1.33
Strawberry jam (454g)	£1.00
Teabags (80)	£1.29
Orange juice (1ltr)	£0.88

Compare prices at: [mysupermarket.co.uk](https://mysupermarket.co.uk)





## USEFUL ADDRESSES

### Stockton and District Advice and Information Service

Bath Lane  
Stockton-on-Tees  
TS18 2DS  
01642 633877

### Consumer Credit Counselling Service

0800 1381111

### National Debt Helpline

0808 808 4000

### Tees Credit Union

South Thornaby Community and Resource Centre  
Havilland Road  
Thornaby  
Stockton-on-Tees  
01642 753517

### Welfare Rights

01642 526141

### Housing and Council Tax Benefit

16 Church Road  
Stockton-on-Tees  
01642 393829

### Environment Centre

West Row  
Stockton-on-Tees  
01642 528143

### The Five Lamps Organisation

Eldon Street  
Thornaby  
TS17 7DJ  
0800 458 0130  
[www.fivelamps.org.uk](http://www.fivelamps.org.uk)

### Job Centre Plus

Daryl House  
Bridge Road  
Stockton-on-Tees  
TS18 3BW  
0845 600 2808



English	This document is available in other formats and languages. For further information, please contact the Customer Services Centre on 0844 7360007.
Arabic	يمكنكم الحصول على هذه الوثيقة في أشكال ولغات أخرى . لمزيد من المعلومات يرجى الاتصال بمركز خدمة العملاء على الرقم 0844 7360007.
Chinese	本文件有其它格式和语种版本备案。欲了解更多信息，请致电联系客服中心：0844 7360007。
Farsi	این سند در فرمتها و زبان های دیگر موجود است. برای کسب اطلاعات بیشتر، لطفاً با مرکز خدمات مشتریان به شماره 0844 7360007 تماس بگیرید.
French	Ce document est disponible dans d'autres formats et d'autres langues. Pour plus d'informations, veuillez contacter le Service clients au 0844 7360007.
Kurdish	ئهم بەلگەیه له فۆرمات و زمانگەلی تێدا هەیە. بۆ دەستەبەر کردنی زانیاری زۆرتر، تکایه به ناوهندی خزمەتکاری مشتەر یەکان به ژماره تەلەفۆنی 0844 7360007 پەیوەندی بکەن.
Punjabi	ਇਹ ਦਸਤਾਵੇਜ਼ ਦੂਜੇ ਰੂਪਾਂਤਰਾਂ ਅਤੇ ਭਾਸ਼ਾਵਾਂ ਵਿੱਚ ਉਪਲਬਧ ਹੈ। ਵਧੇਰੇ ਜਾਣਕਾਰੀ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ 0844 7360007 'ਤੇ ਕਸਟਮਰ ਸਰਵਿਸ ਸੈਂਟਰ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।
Urdu	دستاویز دوسری اشکال اور زبانوں میں دستیاب ہے۔ مزید معلومات کے لئے براہ کرم 0844 7360007 پر کسٹمر سروسز سینٹر سے رابطہ کریں۔