

Cheshire West & Chester Council

West Cheshire Homes

The Cost of renting a home

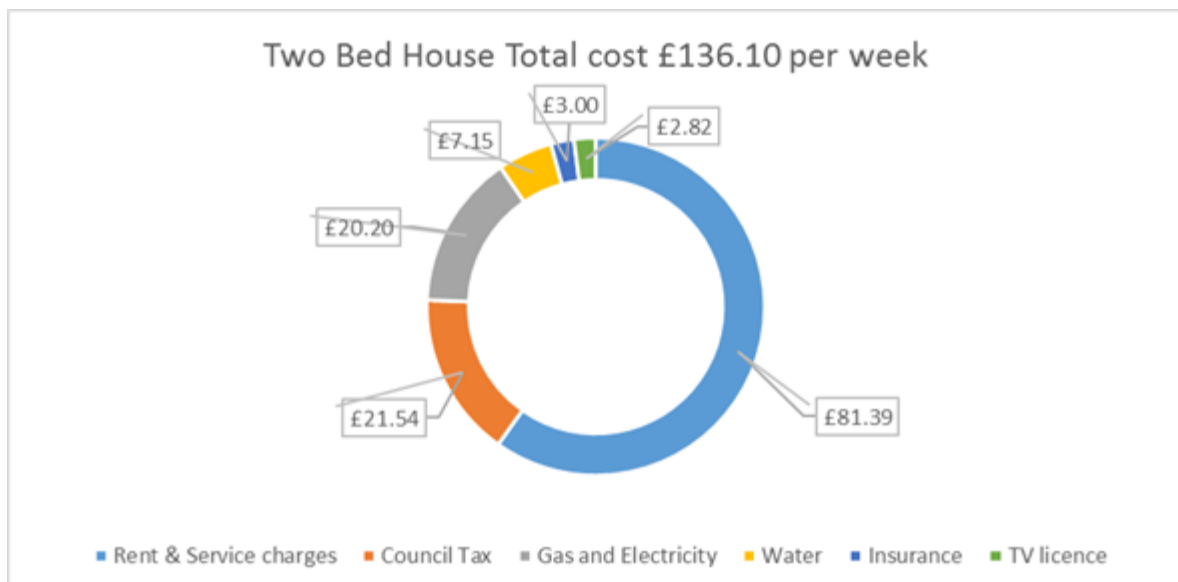
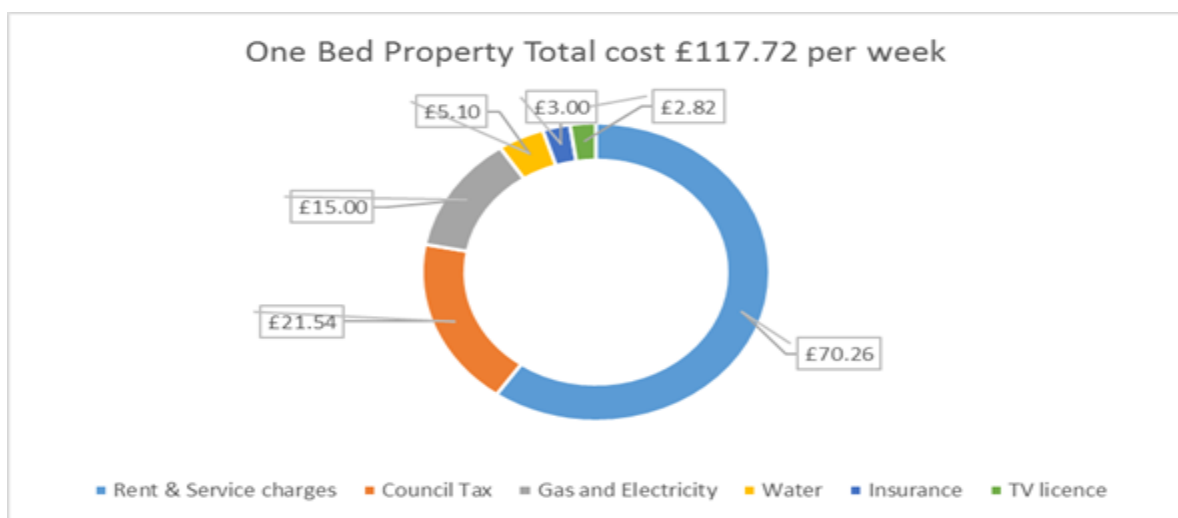


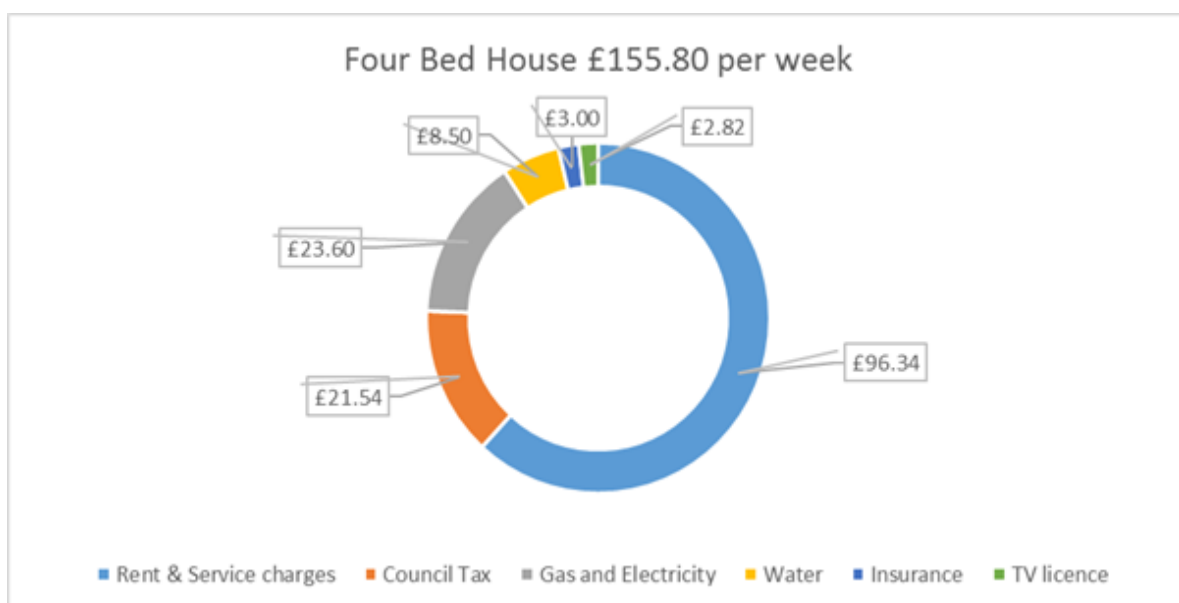
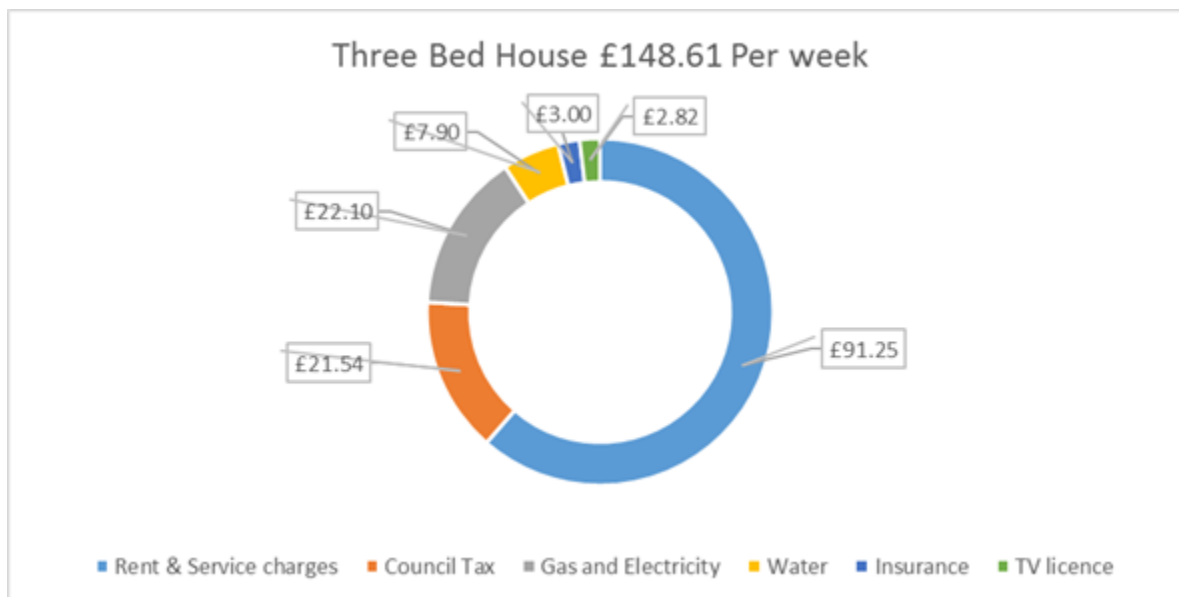
Introduction

Before you bid for a property are you sure you can afford to have your own home?

This guide is to give you an idea of the typical cost of living in your own home, it is based on the average rents for a local CBL partner Landlord and the council tax is based on a Band A property.

Please be advised that these costs do not include the cost of food, clothes and shoes, phones, socialising, any existing debts (catalogues) and any travel costs. The weekly cost will rise if you decide to have a mobile phone contract and you smoke and/or enjoy socialising with friends and family.





We recommend that you think carefully before taking on your own home, you need to ask yourself can you really afford to pay all your bills, and would you have any money left to live on?

Even if you are entitled to welfare benefits to help cover the cost of your rent and Council Tax, it's still expensive to live in your own home.

Some other costs to think about

You also need to consider the following costs:

- Food for 1 person minimum £15.00 per week (based on very basic diet)
- Clothes for 1 person minimum £5.00 per week (spread across the year again very basic essentials)
- Do you smoke?

- Birthday and Christmas presents for family & friends
- Do you have a mobile phone contract?
- Do you have a broadband contract?
- Travel costs, do you need to travel to visit family, attend GP/hospital appointments or attend college?
- Do you have children, children's nappies, food & toiletries can be very expensive?
- Hairdressers

There are lots of websites to give you advice on these matters some of which are listed below:

<https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/housing-benefit/help-with-your-rent-housing-benefit/>

<https://www.moneyadvice.service.org.uk/en/articles/paying-your-own-way>

<https://www.gov.uk/benefits-calculators>

<https://www.moneysavingexpert.com/mortgages/rent-a-property>