



Help with the cost of living

Inside you'll find information about money you may be entitled to and a wide range of organisations who can help with anything from energy costs to food, managing debt and your mental health. You can find more details about any of these by contacting your local citizens advice bureau, visiting Albyn's website or one of the other online sources provided. Please don't struggle alone, any of us can find ourselves in difficulty. Don't hesitate to contact Albyn or one of the organisations listed if you are finding things hard - and the earlier you get in touch, the more we can help.

0300 323 0990

All the details and links from this document can be found online
www.albynhousing.org.uk/ways-we-can-help

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Income Maximisation

Income from Benefits:

Over £20 billion of benefits remain unclaimed each year. Maximise your income by making sure you receive all you're entitled to. You can contact the Highland Council Welfare Support Team on 0800 090 1004 or your local Citizens Advice Bureau on 0800 028 1456.

You can also complete a free and confidential benefit check here:

<https://www.moneyadvicescotland.org.uk/benefits-calculator>

Pension Credit:

Albyn Housing Society are currently writing to all our tenants aged 65 and over, to encourage them to find out if they are eligible for Pension Credit. Around 850,000 households in the UK may be eligible for Pension Credit but do not claim it. People of State Pension age may be entitled to Pension Credit even though they may have modest savings, or a retirement income. An award of Pension Credit can provide access to a range of other benefits such as help with housing costs, council tax, heating bills and for those aged 75 or over, a free TV licence.

You can apply for Pension Credit online here: gov.uk/pension-credit or call the Pension Credit claim line on 0800 99 123.

Scottish Welfare Fund

The Scottish Welfare Fund provides two types of grant to people on low incomes, depending on your circumstances (these do not have to be paid back):

- Crisis grants for people who need help quickly because of an emergency or disaster.
- Community care grants help people on low income live independently in the community or to ease pressure on families

You must be 16 years or over and on a low income.

For a Crisis Grant you must not have access to any other appropriate source of financial support.

A person entitled to one of the following benefits will be considered to have met the condition of being on a low income.

You are assessed as an individual but information on your partner and other members of the family is collected, for example in relation to income, health issues and other problems, to help us prioritise.

Contact The Highland Council on 0800 083 1887 or find out more at www.highland.gov.uk/welfare-fund

Getting help with debt

Help is available if you're struggling with debt – however bad it gets.

If you're struggling to make payments, contact your local citizen's advice bureau or one of the debt advice agencies listed below as early as possible – their services are free, confidential and there to help.

Money Advice Scotland Helpline – 0800 731 4722

Citizens Advice Direct – 0808 800 9060

Step Change Debt Advice Line – 0800 138 1111

The Money Advice Service – 0800 138 7777

National Debtline – 0808 808 4000

Christians Against Poverty – 0800 328 0006

Tenant Funds from Albyn

Albyn has a fund to help tenants who would benefit from support with the cost of living or who are facing exceptional hardship.

The Albyn Tenant Support Fund is a discretionary fund that can be used to provide shopping vouchers to tenants who would benefit from extra help to meet ongoing household costs. Help through the fund can also include support in a variety of ways including essential household items, items to help keep warm, school uniforms and mobile phone top-ups to stay digitally connected.

If you are finding it hard to meet your rent or other living costs, please contact tenancy sustainment to discuss what support is available to you. To be referred you can email tenancysustainment@albynhousing.org.uk or call us on 0300 323 0990.

Rent arrears:

Are you worried about falling behind with your rent? Don't wait until it's too late, we are here to help you. Our Income and Tenancy Sustainment teams can help you with any enquiries you might have or will be able to point you in the right direction to a specialist agency, such as your local Citizens Advice Bureau- find your local Bureau here [Bureaux | Citizens Advice Scotland \(cas.org.uk\)](#) or by calling 0800 028 1456. They can also help you with other debts and deal with creditors on your behalf.

Taking legal action because of rising rent arrears is Albyn's last resort. We work with residents who are struggling to meet their obligations and support them to sustain their tenancies through a range of means. If you are worried about paying your rent, contact us as soon as possible. The sooner you talk to us, the sooner we can help.



Energy and heating your home

Changeworks:

Changeworks is a leading environmental charity who deliver energy advice services across Scotland. They have been engaged by Albyn Housing Society to provide free energy advice to Albyn tenants. This service is a result of a successful funding bid to the UK Energy Redress scheme and delivered from Changeworks' office in Inverness.

They can provide advice and support on:

- Saving energy and reducing bills in the home
- Best use of your heating systems
- Understanding fuel bills, ways to pay for your energy and managing fuel debt
- Advocacy in dealing with your energy supplier, for vulnerable and fuel poor households

You can contact Changeworks directly from 9am-5pm, Monday-Friday, on freephone 0800 870 8800. You can email them at warmth@changeworks.org.uk and also refer yourself for advice via their website www.changeworks.org.uk/referral

Albyn's energy support:

Albyn can also help some tenants who are struggling with energy costs, or at risk of self-disconnection (lights out), through referral for support including vouchers and to the Fuel Bank Foundation. Please contact tenancysustainment@albynhousing.org.uk or telephone 0300 323 0990 for assistance.

Priority Services Register:

The Priority Services Register is a free service which gives you extra support with your energy supply.

You'll normally be able to get priority services if your energy companies class you as 'vulnerable'. You could be classed as vulnerable if you're disabled or have a long-term health condition. This includes hearing, sight and mental health conditions.

Your supplier might also agree you're vulnerable if you:

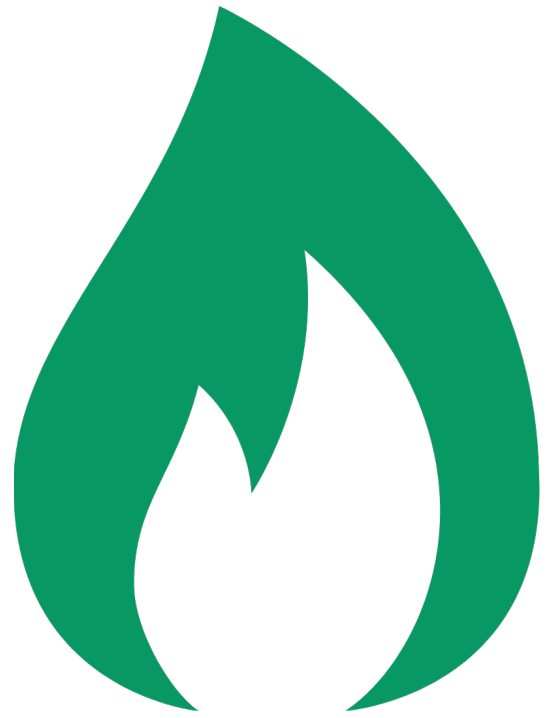
- have reached your State Pension age
- don't speak or read English well
- have children under 5 or are pregnant

- have no sense of smell or you would struggle to smell gas
- would struggle to answer the door or get help in an emergency
- are recovering from an injury

If your situation isn't listed, you might still be able to sign up for priority services for other reasons - for example, if you're recently bereaved or you've returned to living independently after some time in residential care.

Once you're on the Priority Services Register you can get:

- Advance notice of power cuts
- Priority support in an emergency
- Help with prepayment meter access
- Someone to take meter readings for you
- Your energy bills supplied in braille or large print
- Your energy bills and letters sent to someone you trust – this might be a family member or carer, a password, or ID scheme to use when anyone from your energy supplier visits you – this means you can be sure they are who they say they are.



You can register for the priority service register by phoning 0800 294 3259 or visiting www.thepsr.co.uk

Energy Saving Tips

- Turning your thermostat down by one degree saves £80 per year on average.
- Many clothes can now be washed at 30°C clothes and using 'quick' settings on your washing machine.
- Use draught excluders and thermal door curtains to reduce draughts.
- Turn radiators/heating to low settings in rooms that aren't used.
- Match the pan to the rings - if you're using a small pan, ensure that most of the heat is transferred to the pan.
- If you use the TV for background noise, try switching to the radio which is cheaper to run.
- Turn oven off 5 minutes before the cooking time ends.
- Clothes will still dry on a washing line in colder weather.
- Electric airers are a cheaper alternative to tumble dryers.
- Only boil what you need in the kettle.
- Turn off all appliances not in use.

Lighting

About 15% of our electricity goes towards lighting our home. Don't worry – we don't have to leave ourselves in the dark to start saving energy. Start with an easy win: if nobody is using the room, turn the lights off. There's no downside to this one, and it should save you at least £20 a year.

Use the right lights

If you've got several lights in a room, you might not need them all on at the same time. If the lamps are on, try turning off the overhead light. Is it possible to get a good level of brightness without having all the lights on at once?

You can also match the lighting to whatever activity you're doing. If you're watching TV, you might only need a low background light. If you're reading, it's more likely you'll want a bright, direct light.

Energy saving light bulbs: Traditional bulbs such as incandescent, or filament bulbs, only convert about 5% of the electricity they use into light, meaning energy is wasted. Switching bulbs can help you save money.

Compact Fluorescent Lamps (CFLs): Use about 75-80% less electricity than traditional light bulbs and last up to 10x longer, but are usually more expensive and not as widely available.

Light Emitting Diodes (LED bulbs): Use about 10-25% less energy and last 25x longer. These currently offer the best value for money.

Halogen bulbs: Energy saving halogen bulbs lower energy by 20-30% and are cheap to buy, but have a shorter lifespan.

Help with food

Cauliflower soup with bacon (serves 4)

- 1tbsp oil
- 3 spring onions, sliced
- 1 large cauliflower, trimmed and chopped
- 1 tablespoon thyme, plus extra to serve
- 1 potato, chopped
- 1 veg stock cube, made up to 1L
- 1 slice of bread, shredded into bite sized chunks
- 155g diced bacon



Hoisin-baked chicken with zesty slaw (serves 4)

- Hoisin Stir-Fry Sauce
- 1 clove garlic, crushed
- 1.1kg Chicken Thighs
- ½ red cabbage, finely shredded
- 1 red onion, thinly sliced
- 2 carrots, coarsely grated
- Lime juice
- long grain rice



Step 1

Preheat the oven to 200C/180C Fan/Gas 6.

Step 2

Heat 2tsp of the oil in a large pan. Set aside ¼ of the spring onion and cook the rest for 2-3 mins until starting to brown. Add the cauliflower and thyme and cook for 6-8 mins until starting to colour.

Step 3

Add the potato and stock, bring to a simmer then cover and cook for 18-20 mins until the potatoes are breaking down.

Step 4

Meanwhile, put the rest of the oil, shredded bread and bacon in a roasting tin and toss together. Season with black pepper and bake for 12-15 mins, stirring regularly, until crisp and browned.

Step 5

Take the soup off the heat, remove the thyme and whizz with a handheld blender until smooth. Divide between 4 bowls. Top with bacon, reserved spring onion and extra thyme to serve.

Duplicate the quantities in this recipe to bulk prep.

Step 1

Preheat the oven to 220C/200C Fan/Gas 7.

Step 2

In a large bowl, mix the hoisin sauce and garlic. Add the chicken and mix until evenly coated. Arrange on a baking tray in a single layer, then roast for 35-40 mins until cooked through and the skin is golden and crisp.

Step 3

Meanwhile, mix together the cabbage, onion, carrots and lime juice. Season with black pepper.

Step 4

Cook the rice according to the pack instructions.

Step 5

Drizzle any cooking juices over the chicken. Serve with the rice and slaw, garnished with the lime wedges.

Find more low cost nutritious recipes at:
Facebook.com/FullTimeMeals
Instagram.com/FullTimeMeals

Most efficient way of cooking food at home.

Appliance	kWh	Cost once per day	Cost per month	Cost per year
Electric oven	2 kWh	68p (1 hr)	£20.68	£248.20
Gas cooker	1.49 kWh	50p (1 hr)	£15.20	£182.50
Slow cooker	0.225 kWh	45p (6hr)	£13.69	£164.25
Air Fryer	1 kWh	22p (40m)	£6.69	£80.30
Microwave	1.2 kWh	20p (30m)	£6.08	£73.00

Food banks

There are a number of food banks across Highland. To receive help, you need to be referred by one of the food bank's partner agencies, like your GP, health visitor, or social worker. If you prefer, you could make an appointment at your local Citizens Advice Bureau or contact your Housing Officer. Once you receive a referral, you will be given a voucher to take along to your local food bank. You will be provided with a three-day food supply, along with recipes to help you make the most of this food.

A typical food parcel includes:

- Cereal
- Soup
- Pasta
- Rice
- Tinned tomatoes/ pasta sauce
- Lentils, beans and pulses
- Tinned meat
- Tinned vegetables
- Tea/coffee
- Tinned fruit
- Biscuits
- UHT milk
- Fruit juice



Food banks will also provide essential non-food items like toiletries and hygiene products where they can.

You will find lots of information online about the help that is available, but if you are unable to do this then please see below:

- Highland Food Bank, 1 Glebe Street, Inverness - 01463 717 630 / 07875 332 696
- Highland Food Bank, 7 Academy Street, Nairn - 01463 717 630 / 07875 332 696
- Highland Food Bank, Dingwall Free Church Hall, Dingwall - 01349865112 / 07782 551854
- Highland Food Bank, Capstone Centre, 1-3 Obsdale Road, Alness - 07884 869 021 / 01463 717630
- Highland Food Bank, St Duthus House, Tain - 07884 869 021 / 01463 717630
- Highland Food Bank, Carnegie Library Building, Sinclair Terrace, Wick
- Highland Food Bank, 13 Princes Street, Thurso

Other Local Food Projects

You do not need referrals for many local food projects that provide either food supplies or meals. You can find the names and locations of these informal projects at highlandgoodfood.scot/food-map/ and highlandtsi.org.uk/map you may also be able to find opening times and availability on your local Community Noticeboard. If you're in need, or know of someone who is, you are welcome to pick up some items, and if you're lucky enough to have some to spare then donations are always welcome.

Health and Wellbeing

Money worries can cause a lot of anxiety and impact our health in different ways. Below are contact details for organisations who can help if things are feeling too much.

Please don't hesitate to contact them – they are there to help!

- Breathing Space – 0800 83 85 87 www.breathingspace.scot
- Salvation Army – 01463 234123 – invernesssettlement@salvationarmy.org.uk
- Mikeysline – text 07786 20 77 55 for support – www.mikeysline.co.uk
- NHS24 - 111 – www.nhs24.scot
- Shout Crisis Text Line – for support in a crisis Text Shout to 85258 giveusashout.org
- Rethink Mental Illness - 0300 5000 927 www.rethink.org
- Mind – 0300 123 3393 – info@mind.org.uk
- Calm – webchat www.thecalmzone.net/get-support#open-calmbot - 0800 58 58 58

Online Sources

- Clear Your Head – www.clearyourhead.scot
- Mind - www.youtube.com/user/MindWebteam
- Mental Health and Money Advice - www.mentalhealthandmoneyadvice.org/scot/managing-money/

Budgeting

If you're spending more than you have coming in, it's important to review your outgoings. There might be ways you can make savings.

You could keep a spending diary and keep a note of everything you buy in a month. Or, if you do most of your spending with a credit or debit card, look at last month's statement and work out where your money is going.

There isn't a single way to create a budget. Here are some ideas:

We've included a budget planner overleaf you can complete this or just write it all down on paper. There are some great free budgeting apps available if you prefer to manage things online. Find out if your bank or building society has an online budgeting tool that takes information directly from your transactions.

Irregular income

If your income varies, it can be tempting to budget as if every month will be a good one. But this can leave you with not enough if you have a bad month.

- A good tip is to budget for your lowest monthly income. Then, if you have a good month, you can revise your monthly budget up or put the extra into savings.
- Budget for outgoings. You might not know how much you have coming in every month, but you should have a good idea about how much is going out – and this is a good place to start.
- Make a list of all your important regular outgoings. This might not be perfect, but if you know how much is going out each month, you can budget – based on how much is coming in. This is a good way to identify where you can cut back.

Budget for UC

The amount of money you get for Universal Credit is based on your earnings for the calendar month before you get your payment. This is called your assessment period.

If you work a lot more hours than usual one month, it's possible you might earn more than you're entitled to get for Universal Credit. If this happens, your Universal Credit payments could stop and you might have to reapply for it again. This can also happen if you get paid weekly or fortnightly, and have a month with more pay days in it. It's important you look at your calendar to check your pay days and tell your work coach about any changes.

Money Helper is an online site that can offer personalised advice to manage monthly benefit payments:
www.moneyhelper.org.uk/en/benefits/universal-credit/money-manager

Actual monthly income	Person 1	£	Total projected income	£	
	Person 2	£	Total outgoing expenses	£	
	Total	£	Difference +/-	£	
Housing	Projected cost	Actual cost	Entertainment	Projected cost	Actual cost
Rent	£	£	Cinema	£	£
Phone/Internet	£	£	Concerts	£	£
Electricity/Gas	£	£	Other	£	£
Council Tax	£	£	Other	£	£
BBC/Sky/Netflix	£	£	Other	£	£
Transport			Loans		
Vehicle payment	£	£	Personal	£	
Maintenance	£	£	Student	£	
Fuel	£	£	Credit Card	£	
Tax	£	£	Doorstep loans	£	
Public Transport	£	£	Other	£	
Insurance			Savings		
Home contents	£	£	Christmas	£	
Car	£	£	Holidays	£	
Life	£	£	Birthdays	£	
Food			Rainy day	£	
Groceries	£	£	Other	£	
Dining out/takeaways	£	£	Other		
Other	£	£			
Pets					
Insurance	£	£			
Food	£	£			
Medical	£	£			
Grooming	£	£			
Other	£	£			
Total	£	£			

Get in control of your finances by creating a weekly, fortnightly or monthly budget – this will enable you to make informed choices about what to spend your money on.

You can use online tools such as www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner and we have provided a snapshot of a simple budget planner you can make yourself.