

# HELP WITH COST OF LIVING

As increases in the cost of day-to-day essentials are affecting everyone, we wanted to highlight some of the support that is available.

Below 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 (North) 0300 323 0991 (South)

## Payments, Benefits and Grants

All the details and links from this document can be found online  
[www.albynhousing.org.uk/ways-we-can-help](http://www.albynhousing.org.uk/ways-we-can-help)



**Cost of Living Payments:** You could get up to 3 different types of payment depending on your circumstances. You do not need to apply, and these payments will not affect the benefits or tax credits you are entitled to.

If you receive qualifying benefits or tax credits, you may have received £326 in July with a second payment of £324 due in November 2022.

If you receive a qualifying disability benefit you may receive £150 by October 2022.

If you're entitled to a Winter Fuel Payment for winter 2022 to 2023, you will get an extra £300 for your household paid along with your normal payment.

### 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

Contact The Highland Council on 0800 083 1887 or find out more at [www.highland.gov.uk/welfare-fund](http://www.highland.gov.uk/welfare-fund)

### Child & Family Payments

A wide range of grants and other forms of support are available for families with children from pregnancy through early years and right through primary, secondary and further education.

Full details can be found at [www.costofliving.campaign.gov.scot/children-and-families](http://www.costofliving.campaign.gov.scot/children-and-families).



### BE AWARE OF SCAMS

Ofgem have issued warning about fraudsters contacting people by text, phone or email. Possible approaches include making false offers of energy refunds, energy discounts, tax rebates & cost-of-living payments.

# Energy and heating your home

## Help from Energy Suppliers

Many energy companies have support funds and hardship grants available for customers who are struggling with their energy bills.

- Customers from any supplier can apply to British Gas Energy Support Fund
- Scottish Power Hardship Fund
- Ovo Energy Fund
- E.ON Energy Fund
- E.ON Next Energy Fund
- EDF Energy Customer Support Fund
- Bulb Energy Fund
- Octopus 'Octo Assist Fund'



## Priority Services Register

If you are over 66, ill or disabled, or have children living at home, ask your energy supplier if you can be added to their Priority Services Register.

This provides you with free extra services and may help protect you from disconnection if you struggle to pay your bills. If you are on the Priority Services Register your supplier is not allowed to disconnect your energy during the winter (October to March)

**Energy Bills Support Scheme:** All households will receive a £400 energy discount starting from October 2022. It will be paid monthly in instalments with £66 paid in October and November then £67 discount in December to March. You do not need to apply and will receive this discount directly from your energy supplier.

**Please note:** if you have a pre-payment meter that hasn't been upgraded to a 'smart' meter you will receive energy bill discount vouchers via text, email or post that you can redeem at your usual top-up point. Previously the limit for topping up was £49 per transaction - however this has been increased to £99.

**Winter Fuel Payment:** If you were born on or before 25 September 1956 you could get between £250 and £600 to help you pay your heating bills. If you receive the state pension or certain benefits you will be paid this automatically. Otherwise, you may need to make a claim by calling 0800 731 0160.

If you would like some help to understand or set your heating system up to be its most efficient and ensure your home is warm when you need it this winter - we've included a demonstration on our YouTube channel - if you still require help with this please get in touch with your Housing Officer.  
<https://youtu.be/HsL2hp5Pa2k>



**The Warm Home Discount Scheme:** An additional £140 energy discount may be available to find out if you receive the Guarantee Credit element of Pension Credit or if you have a low income and meet your energy supplier's criteria. Find out more at [www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme)

**Child Winter Heating Assistance:** Child Winter Heating Assistance is a benefit from the Scottish Government. It was first paid in 2020. It's a payment to help disabled children and young people and their families with increased heating costs over winter. It's paid once a year. The payment for winter 2022-2023 is £214.10. Find out more at [www.mygov.scot/child-winter-heating-assistance](http://www.mygov.scot/child-winter-heating-assistance)

**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.

## TIPS

- Turning your thermostat down by one degree saves £80 per year on average
- Turn radiators/heating to low settings in rooms that aren't used
- Only boil what you need in the kettle
- Clothes will still dry on a washing line in colder weather
- Electric airers are a cheaper alternative to tumble dryers
- 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 off all appliances not in use
- Wear warm clothes at home and use blankets to help you keep warm
- For more visit [www.homeenergyscotland.org](http://www.homeenergyscotland.org) or call 0800 808 2282

## Income maximisation

The website run by TVs Martin Lewis is proving an invaluable source of help to many across the country. If you have online access, check out the range of advice offered in coping with cost of living increases at [www.moneysavingexpert.com](http://www.moneysavingexpert.com)

### Maximise Your Income From Benefits

Recent figures suggest as much as £15 billion of benefits people are entitled to remain unclaimed each year. Maximise your income by making sure you receive all you're entitled to.

For assistance, you can contact the Highland Council Welfare Support Team on 0800 090 1004, your local citizens advice bureau or Social Security Scotland on 0800 182 2222.

You can also complete free and confidential online checks of your entitlements using online benefit calculators at [www.entitledto.co.uk/benefits-calculator](http://www.entitledto.co.uk/benefits-calculator) or [benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.uk)

.....  
: **Social tariffs for households on certain benefits:** Currently nine broadband providers offer so-called :  
: social tariffs for those on certain benefits. However, according to regulator Ofcom, while they are available to an :  
: estimated 4.2 million households that receive universal credit, only 55,000 have signed up to the schemes. :  
: Ofcom says this means millions are missing out on an average annual saving of £144 each. :  
: .....  
.....

### Getting On Top Of 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
- The Money Advice Service – 0800 138 7777
- Citizens Advice Direct – 0808 800 9060
- National Debtline – 0808 808 4000
- Step Change Debt Advice Line – 0800 138 1111
- Christians Against Poverty – 0800 328 0006

# TIPS

- Swap bank accounts for rewards and to earn cash back
- Shop around and don't be afraid to haggle with services, they want to keep your business!
- Spread your council tax bill over 12 months instead of 10 and make sure you're getting any deductions you're entitled to
- Soup is filling, healthy and fairly cheap to make.
- Learn to cook fake-aways!
- Look for offers/discount codes before you make a purchase.
- Bulk buy where possible and buy reduced supermarket offers to freeze at home.
- Most supermarket own brand tins, etc taste exactly the same as the leading brands but can be up to half the price!

## Funds from Albyn

### Albyn Funds

Albyn have a number of different funds which we have put in place in order to support our tenants who require a little extra help either with day to day costs, or the result of rising energy bills. They are there to be used so please speak with your housing officer, or ring our main office numbers and ask for more information.

In light of securing some additional funding. We are in the process of reviewing the criteria of these funds to ensure that it is distributed fairly and to those who need it the most, keep an eye out for news of these changes but in the meantime get in touch to access support.

North (0300 323 0990) South (0300 323 0991)



### The Albyn TRUST Fund

This fund provides support to tenants who find themselves in exceptional need. Each housing patch is allocated £2000 each year which can be used to support tenants during particularly challenging times. The Fund can be used in different ways depending on what would most help - examples so far include provision of a microwave, school uniforms and mobile phone tops ups.

### The Albyn Energy Fund

This fund was introduced in 2022 in response to rising energy costs. Tenants can apply in person, by phone or by email for a £50 voucher to help meet energy costs. The current fund runs until the end of March 2023 with a total of £100,000 available. Use the numbers above to call us or email [energyfund@albynhousing.org.uk](mailto:energyfund@albynhousing.org.uk).

### Rent arrears

Are you worried about falling behind with your rent? Don't wait until its too late, we are here to help you. Your housing officer can help you with any enquiries you might have or will be able to point you in the right direction to a specialist agency. Taking action as a result of rising rent arrears is Albyn's last resort.

We want to 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 experiencing financial difficulty and are worried about paying your rent, contact your housing officer on the Customer Services numbers as soon as possible. The sooner you talk to us about any issues you might have, the sooner we can help.



## Help with food

### Easy vegetable curry - serves 8 (freezeable)

Ingredients:

- 1 large potato, diced
- 1 small butternut squash, peeled, deseeded and diced
- 1 aubergine
- 6 tbsp tikka masala paste
- 3 tbsp oil
- 2 onions, sliced
- 600g tomato passata
- 400g coconut milk
- 2 red peppers, sliced
- 2 courgettes, diced
- Rice or naan bread to serve

1. Heat air fryer to 160.
2. Toss the potato, squash and aubergine with 2 tbsp curry paste and 2 tbsp oil in a large roasting tin, then roast for 24 mins.
3. In a deep frying pan, fry the onions in the remaining oil until soft and golden - add a splash of water if they start to dry out. Stir in the remaining curry paste, cook for 3 mins then add the passata, coconut milk and 100ml water. Simmer for a few minutes.
4. When the vegetables are roasted, tip them into the sauce, simmer for 10-15 minutes until tender.

Soup is the ultimate budget-friendly supper. To make delicious cheap soup, all you need are some nice vegetables, stock and a few flavourings. Here's an example recipe but soup is so versatile you can swap out any vegetables for your favourite green and root vegetables and instead of pearl barley try red lentils or split peas, or even pasta and rice!

### Scotch Broth

Serves 8 (freezeable)

Ingredients:

- 250g carrots, peeled and diced
- 250g turnips, diced
- 2 onions, peeled and diced
- 1 celery stalk, diced
- 1 leek, white part only, sliced
- 75g pearl barley
- 2.3 litres stock

1. Heat all of the ingredients in a large saucepan until boiling
2. Reduce the heat and simmer for 2-3 hours
3. Season to taste with salt and pepper, enjoy

### Sweet and sour chicken - serves 4 (freezeable)

Ingredients:

- 2 boneless, skinless chicken breasts, diced
- 1 can pineapple chunks in juice
- 2 tbsp cornflour
- ½ tsp dried chilli flakes
- 2 tbsp dark soy sauce
- 2 tbsp tomato puree
- 50g onion
- 300g peppers
- 2 garlic cloves, peeled and crushed

1. Combine the cornflour and pineapple juice to make a paste.
2. Stir in the soy sauce, tomato puree and chilli flakes until thoroughly combined, add salt & pepper.
3. In a large deep frying pan add oil and stir-fry the onion and peppers for two minutes over a high heat.
4. Add the garlic, ginger and pineapple chunks and stir-fry for 60 seconds before combining everything
5. Cook until the chicken is tender and cooked throughout.



## Most efficient way of cooking food at home.

Appliance	kWh	Cost once per day	Cost per month	Cost per year
Electric oven	2kWh	68p (1hr)	£20.68	£248.20
Gas cooker	1.49kWh	50p (1hr)	£15.20	£182.50
Slow cooker	0.225kWh	45p (6hr)	£13.69	£164.25
Air fryer	1kWh	22p (40m)	£6.69	£80.30
Microwave	1.2kWh	20p (30m)	£6.08	£73

These calculations have been done based on 34p/kWh and based on length to cook a standard meal.

### 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.

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, Inverness, Nairn, Badenoch and Strathspey - 01463 717 630 / 07875 332 696
- Highland Food Bank, Dingwall Free Church Hall, Dingwall - 01349865112 / 07782 551854
- Highland Food Bank, Capstone Centre, 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. We've listed those we know of below and you'll 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.

Ardersier	PACE Community Larder, Old School Place, Ardersier
Ardgay, Bonar Bridge & Rosehall	The Community Larder, The Barn, Drovers Square, Ardgay Community Café, Bonar Bridge Hall
Aviemore	Badenoch & Strathspey Food Hub, St. Andrews Church Hall, Grampian Road, Aviemore
Avoch	Sharing Shed, George Street car park
Beauly	Beauly Larder, Phipps Hall, Station Road
Brora	Brora Village Hub Community Larder, Murfield Road
Contin	Contin Sharing Shed, outside local shop. Open when shop is open
Culloden	Goodness Community Fridge, The Barn Centre
Dingwall	Dingwall Community Fridge, near the Community Centre
Dornoch	The Hut @ The Hub food larder
Drumnadrochit	The Cabin community larder (in the shed at the bottom of the car park of Café 82) A Bite and Bletcher in Blairbeg Village Hall
Evanton	The Sharing shed (not in place yet but may be boxes outside the VICTORIA DIAMOND JUBILEE HALL)
Fortrose	Sharing Shed, Leisure Centre car park
Golspie	Community Food bank, Sutherland Care Forum, Craig House, Main Street Food Hut, next to the Service point behind the Police Station

Grantown	Community Food shed, to the left of the Community Centre
Inverness	Inverness Ness Bank Church Drop in centre – meals and food supplies for collection Café 1668, 86 Church Street – free lunches on specified days Crown and City Community Cupboards, 1 Ardconnel Street Salvation Army Food Bank, 20 Tomnahurich Street Merkinch Community & Family Centres, Coronation Park, Merkinch
Kingussie	Community larder & fridges, Caberfeidh Horizons, High Street
Kinlochbervie & Durness	The Storehouse, Durness & Kinlochbervie Church of Scotland
Laggan	Community Sharing Shed in layby near shop
Lochinver, Stoer	Assynt Food Larder, outside Leisure Centre, Lochinver
Milton	Mercat Centre, Breakfast Club for Primary Children & Action For Children Foodbank
Muir of Ord	Moo Foods Community Larder, The Muir Hub & Café, Great N Road, Muir of Ord
North Kessock	North Kessock Community Larder, next to surgery
Rosemarkie	Sharing Shed, Courthill Road
Thurso	Thurso Community Larder & Cafe, Community Café, Harbourt Court Sharing Shed, Thurso Youth Club on Millbank Road
Ullapool	Ullapool Community Pantry, in the car park beside Tesco
Wick	Inside the front doorway of the Pultneytown Peoples Project - Foodshare

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

Online Sources

- **Clear Your Head** – [www.clearyourhead.scot](http://www.clearyourhead.scot)
- **Mind** - [www.youtube.com/user/MindWebteam](https://www.youtube.com/user/MindWebteam)
- **Mental Health and Money Advice** - [www.mentalhealthandmoneyadvice.org/scot/managing-money/](http://www.mentalhealthandmoneyadvice.org/scot/managing-money/)



**\* Are you always doing things for everyone else and leaving no time for yourself? \* Stressed \* Anxious**  
Then this is for you!

Albyn are hoping to hold an event that will support tenants with their mindfulness and reduce stress/anxiety, this will be free to attend but we are trying to gauge interest before we can organise a location, date and time.  
Please contact [office@albynhousing.org.uk](mailto:office@albynhousing.org.uk) to register your interest and get updates on the event.

# Personal Monthly Budget

Actual monthly income	Person 1	£	Total projected income	£	
	Person 2	£	Total outgoing expenses	£	
	Total	£	Difference +/-	£	
Housing	Projected cost	Actual cost	Entertainment		
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	£		Credit card		
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](http://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.