



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.

Throughout 2021 and 2022 inflation, which affects the cost of day-to-day essentials rose steeply, peaking at 11.1% - it has started to fall but costs are still high with inflation recorded at 6.7% in September 2023.

The energy price cap has reduced, but standing charges remain high. While things look more positive as we look towards 2024, we recognise that many families might be struggling and as such, we wanted to highlight some of the support that is available.

0300 323 0990

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

Payments, Benefits and Grants

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 low income benefits or tax credits, you may have received around £300 in Spring and Autumn this year with another payment of £299 expected in Spring 2024.

If you receive a qualifying disability benefit you should have received £150 during 2023. Report at www.gov.uk if you think you were entitled to this payment.

If you're entitled to a Winter Fuel Payment for winter 2023 to 2024, this will include a Pensioner Cost of living payment of between £100-£300 for your household in Autumn 2023.

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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

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.

Energy and heating your home

We understand that different heating systems can be complicated and that getting the most out of your system can seem too technical. We have created a video showing how one type of heating controls work, we are planning to provide these instruction videos for different systems but in the meantime if you are struggling to operate your system please call us. Watch our demonstration at youtu.be/HsL2hp5Pa2k or go to our channel: [Youtube.com/@AlbynHousing](https://www.youtube.com/@AlbynHousing)

The British Gas Energy Trust will consider applications for grants from anyone, regardless of who your energy supplier is. They require you to seek professional money advice first and fund a number of local advice centres across England, Scotland and Wales. The British Gas Energy Trust website has more information [Grants Available - British Gas Energy Trust](https://www.britishgasenergytrust.co.uk/).

Supplier Grants: Several energy suppliers also offer grants to customers struggling with energy debt. Contact details for some of the energy suppliers are listed below. If your supplier is not on this list you should contact them directly.

- EDF Energy – visit edfenergy.com/for-home/help-support/help-centre or call 0333 009 6992.
- E.ON Next – visit www.eonnext.com/help or call 0808 501 520. (This includes E.ON customers)
- Scottish Power – visit scottishpower.co.uk/getintouch or call 03452 700 700.
- OVO – visit <https://help.oovoenergy.com/> or call 0330 303 5063.
- Octopus Energy – Octo Assist visit [Supporting you this winter | Octopus Energy](https://www.octoassist.co.uk/)
- Shell Energy – Help Fund visit [Here to Help \(shellenergy.co.uk\)](https://www.shellenergy.co.uk/help-fund) or call on 0330 094 5800

Help from the Home Heating Support Fund: available in Scotland to support you if you are struggling with your energy costs. To be eligible for funding, you need to show that you have already received either energy and/or debt advice. This should be supplied by trusted referral partners who can then make applications on behalf of individuals. You can also make your own application, but you need to show you have received energy and/or money advice from an accredited agency.

You can find out more information at [homeheatingadvice.scot](https://www.homeheatingadvice.scot) or by emailing support@homeheatingadvice.scot.

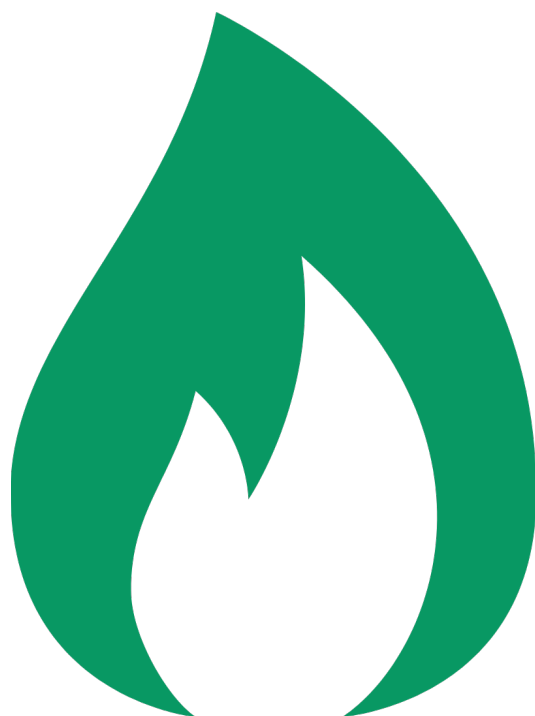
The Warm Home Discount Scheme: You could get £150 off your electricity bill for winter 2023-2024 under the Warm Home Discount Scheme. You qualify in Scotland if you either receive the Guarantee Credit element of Pension credit, are on a low income and meet your energy supplier's criteria for the scheme. Some energy suppliers have closed their schemes for 2023/2024. Find out more at 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 2023-2024 is £235.70.

Find out more at www.mygov.scot/child-winter-heating-assistance

Winter Fuel Payment: If you were born on or before 25 September 1957 you should have received a letter in October/November telling you that you are entitled to a Winter Fuel Payment, and how much. This is also linked to the Pensioner Cost of Living payment mentioned on the front page.

The Inverness Winter Payment Scheme: If you are on a low income and meet the eligibility criteria, you can apply for a one-off payment of £106. Applications for 2023/ 2024 will open in December. Highland Council Welfare Team on 0800 090 1004 or can be downloaded from the Highland Council Website.



Priority Services Register: If you have reached state pension age, are disabled or have a long term medical condition, are recovering from an injury, have a sight, hearing or medical health condition, are pregnant, have children under 5, have experienced domestic abuse or have extra communication needs (such as you don't speak or read English well) ask your energy supplier to add you to the Priority Services Register or register online by visiting www.thepsr.co.uk. 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 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.

Find more cost saving tips

Whether it's simple improvements to how you use energy or ways to make your home more efficient long term, visit changeworks.org.uk/energy-advice.



Funds from Albyn

Albyn has created two funds to help tenants who would benefit from support with energy costs or who are facing exceptional hardship:

- The **Albyn Energy Fund** can be used to provide shopping vouchers to tenants who would benefit from extra help to meet ongoing energy costs.
- The **Albyn TRUST Fund** is a discretionary fund that can be used to support tenants who find themselves in exceptional need for a wide range of reasons. In recent years this has provided support in a variety of ways including essential household items, items to help keep warm, school uniforms and mobile phone top-ups.

To find out more about assistance available through these funds, please contact Customer Services on 0300 323 0990. For the Energy Fund you can also email energyfund@albynhousing.org.uk.

Albyn has successfully applied to the Energy Redress fund to deliver **Affordable Warmth Highland** in partnership with Changeworks to supply energy advisors who are dedicated to Albyn and Cairn tenants with 3 areas of focus.

- 1:1 energy advice and advocacy to tenants in or at risk of fuel poverty
- Support tenants with operating Air Source Heat Pumps
- Provide new tenants with preventative support to avoid fuel poverty.

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, call us on 0300 323 0990 or refer yourself at www.changeworks.org.uk

In addition, Albyn has again been successful in applying for the Social Housing **Fuel Support Fund** from the Scottish Government. This year, assistance is provided as a cash grant and is targeted specifically at:

- households living in homes that are known to cost more to heat, and
- tenants receiving low incomes who are struggling to meet energy costs but are not eligible for the Government cost-of-living payments being made to those receiving qualifying benefits

Albyn will contact tenants who meet the criteria for this fund directly.

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. 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.

Income Maximisation

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 or 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. According to regulator Ofcom, only 55,000 households have signed up to the schemes out of the eligible 4.2 million households. Ofcom says this could be 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

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

Help with food

Cheesy bean burritos (serves 4)

- 1 mug of rice
- 1 onion (chopped)
- 2 cloves of garlic (finely chopped or minced)
- 1 tbsp oil
- 1 tbsp tomato puree
- 1 tin of mixed beans (drained and rinsed)
- 1 tbsp fajita spice mix
- 4 tortilla wraps
- 4 tbsp cheddar cheese (grated)



Ham and pea risotto (serves 4)

- 1 onion roughly (chopped)
- 3 tbsp oil
- 1 mug of rice
- 1 stock cube
- 3 mugs boiling water
- 1 mug frozen peas
- 200g wafer thin ham (shredded)
- Parmesan (grated)
- Pepper



Step 1

Preheat oven to 180 C

Step 2

Rinse rice in a sieve, bring a saucepan to the boil and cook rice for 8-10 minutes. Set aside.

Step 3

Heat oil in a frying pan over a medium heat, add the onion until golden then add garlic and tomato puree for a few more minutes

Step 4

Mix beans and fajita spice mix into onion and garlic, then include the rice and mix it all together.

Step 5

Spoon bean and rice mixture into the middle of the wrap, add a sprinkle of grated cheese.

Step 6

Fold up the bottom half of the burrito to the top of the filling, tucking the filling inside. Bring the sides in - not too tight. Use your thumbs under the burrito and the tips of your fingers to keep the filling secure while you roll it up. Roll in foil.

Step 7

Pop in the oven for 8-10 minutes and serve.

Duplicate the quantities in this recipe to bulk prep these burritos, and pop in the freezer after Step 6. Defrost in the fridge before Step 7.

Step 1

Heat oil in a saucepan medium heat. Once hot, add the onion. Fry until golden

Step 2

Add rice and stir to coat in the oil, crumble in the stock cube and add 1 mug boiling water.

Step 3

Stir until the water is absorbed, add another mug of boiling water, when it is absorbed.

Step 4

Add the final mug of water along with the frozen peas and stir until absorbed

Step 5

Take the rice off the heat and add the ham and parmesan. Season to taste and serve.

Find more low cost nutritious recipes at:

[Facebook.com/FullTimeMeals](https://www.facebook.com/FullTimeMeals)

[Instagram.com/FullTimeMeals](https://www.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.