

Help with the cost of living

Inside you'll find information about help you may be entitled to, along with organisations who can support with energy costs, food, debt and mental health. You can find more details by contacting Citizens Advice, visiting Highland Residential's website or using the online sources provided. Please don't struggle alone, any of us can find ourselves experiencing difficulties. Don't hesitate to contact Highland Residential or one of the organisations listed if you are finding things hard - and the earlier you get in touch, the more we can help.

01463 701271

All the details and links from this document can be found online
www.highlandresidential.co.uk/help-support/

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Income Maximisation

Income from Benefits:

Over £20 billion of benefits remain unclaimed each year. Make sure you receive everything you're entitled to. Contact Highland Council Welfare Support on 0800 090 1004 or Citizens Advice on 0800 028 1456. Free benefit check: www.moneyadvicescotland.org.uk/benefits-calculator

Pension Credit:

Around 850,000 households in the UK may be eligible for Pension Credit but do not claim it. Even with modest savings, or pension income, you may still be eligible. Pension Credit can provide access to additional support such as help with housing costs, council tax, heating bills and for those aged 75 or over, a free TV licence. Apply online: gov.uk/pension-credit or call 0800 99 1234.

Scottish Welfare Fund

Provides Crisis Grants and Community Care Grants to people on low incomes (no repayment required). Find out more at www.highland.gov.uk/welfare-fund. If you need help completing an application, contact our Tenancy Sustainment team.

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.

- Income Support
- Income- based Jobseeker's Allowance
- Income related Employment Support Allowance
- Universal Credit,
- Pension Credit
- Incapacity Benefit



Getting help with debt

Support is available no matter how bad things feel. Contact Citizens Advice or one of the specialist debt organisations listed in this booklet as early as possible—services are free and confidential.

Money Advice Scotland Helpline – 0800 731 4722
Citizens Advice Direct – 0808 028 1456
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 Highland Residential

Tenant Support Fund:

Highland Residential operates a discretionary Tenant Support Fund to help with the cost of living or exceptional hardship. Support may include shopping vouchers, essential household items, warm clothing/energy items, school uniforms and mobile phone top-ups.

Rent arrears:

If you are worried about falling behind with your rent? Don't wait until it's too late, we are here to help you. Our teams can support you directly or direct you to a specialist agency.

Taking legal action because of rising rent arrears is Highland Residential'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. Call us on 01463 701271.

Universal Credit

The following six benefits are being replaced by Universal Credit (UC):

- Income-related Employment and Support Allowance
- Housing Benefit
- Income Support
- Income-based Job Seeker's Allowance
- Working Tax Credit
- Child Tax Credit

Universal Credit is a single monthly payment to help with your living costs and provides support if you are working and on a low income, looking for work or unable to work.

If you are being switched to UC, you will receive a Migration Notice from DWP. Do not take action until your letter arrives. You must apply by the deadline stated to continue receiving support but there is lots of support available to help you with your transfer to UC. Your current benefits will end as soon as you submit your claim for Universal Credit, and you will not be able to go back to your existing benefit once you have claimed.

Visit www.ucmove.campaign.gov.uk/ for more information.

Help to Claim Line: 0800 0232581

Ask our team for advice and support: 01463 701271.

Energy and heating your home

Changeworks:

Highland Residential works in partnership with Changeworks to provide a Tenant Energy Service to our tenants.

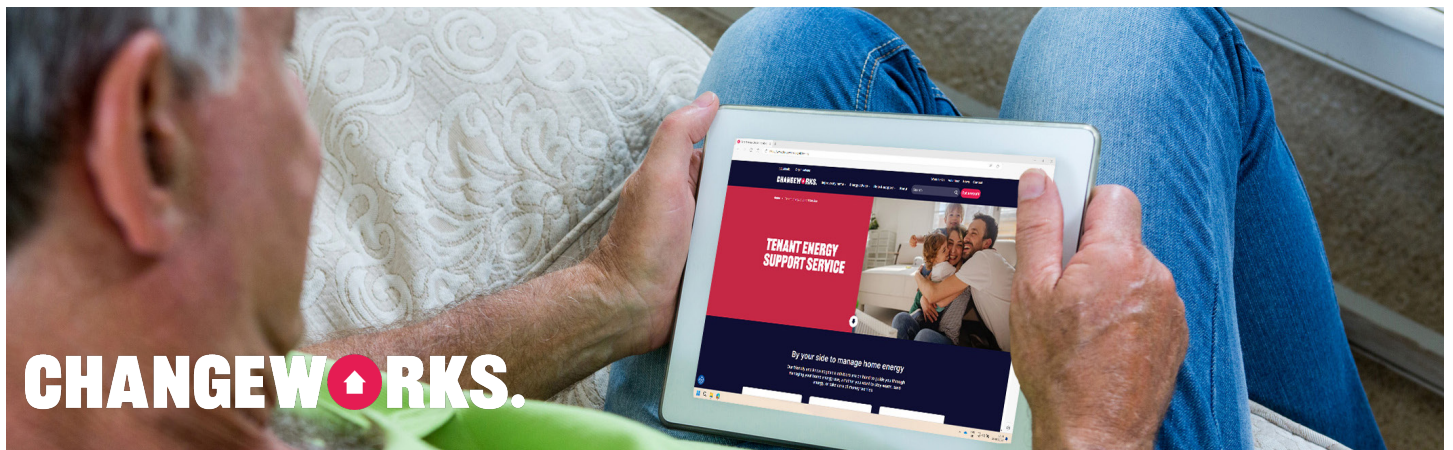
Changeworks is a leading environmental charity who deliver energy advice services across Scotland. They have been engaged by Highland Residential to provide free energy advice to our tenants. They can provide advice and support on:

- 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 us at lettings@highland-residential.co.uk

Refer yourself for advice at www.changeworks.org.uk/referral



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 company classes 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.

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



Gas Safety Checks

Gas safety checks are a legal requirement to ensure your boiler and heating system remains safe and continues to operate efficiently throughout the year. We appoint Heatcare Oil and Gas to undertake these checks, and they will make contact with you to schedule an appointment for a suitable date and time in advance of your check being due. It is important that you liaise with Heatcare when contacted to schedule these appointments, and once agreed, ensure you will be at your property to provide access.

We've teamed up with Heatcare to launch a new quarterly prize draw for tenants who provide first-time access for their gas safety check.

- Give access on your first appointment
- You'll be entered into a draw to win a £50 shopping voucher!

If you have any queries about your gas safety checks, you can contact Heatcare directly, or alternatively by emailing lettings@highlandresidential.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 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.

Plan for retirement

Understand your retirement age

Use the GOV.UK tool to check your State Pension age – this is the earliest age when you can claim. You can also find out whether you can continue working after you reach that age, or whether you can retire earlier (through a workplace or personal pension).

Find out how much pension you'll receive

You can use the GOV.UK State Pension forecast service to estimate: how much State Pension you are likely to get, when you can claim it, and whether you are paying enough National Insurance contributions to receive the full amount. The forecast tool also shows whether there are gaps in your National Insurance record, and whether you might be able to make voluntary contributions to increase your pension.

Look at ways to increase your pension

You can delay claiming your State Pension (deferral), which could boost the weekly amount you eventually receive. If there are missing years in your National Insurance record (for example, when you weren't working), you might be eligible to pay voluntary National Insurance contributions to "fill in" the gaps. For workplace or personal pensions, the GOV.UK guide recommends speaking to a financial adviser for tailored advice.

Decide when to retire, and get support

Think carefully about when you want to start claiming your pension – sometimes delaying your claim can make a big difference to what you receive long-term.

If you want help making these decisions, you can access free guidance via MoneyHelper or book a Pension Wise appointment (if you have a defined-contribution pension).

If you don't have access to the internet or would like support please contact our Tenancy Sustainment Team



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/

Save on jars - batch cook these recipes and freeze

Total shop £8.00 - portion £.50p

Versatile Base (8 portions)

4 tablespoon oil
4 onion (chopped)
4 garlic cloves (crushed)
500g red lentils (dried)
2 x 400g tins chopped tomatoes
2 teaspoon mixed herbs or curry powder
2 litres or water or stock
Salt & pepper to taste

Method

Step 1

Heat oil in a large pot. Gently fry onion on a low heat, 5 mins

Step 2

Add garlic and cook for 2 minutes

Step 3

Rinse lentils and add to the pot with tomatoes, herbs/spices and water or stock.

Step 4

Bring to the boil, then reduce heat and simmer for 20-25 minutes until the lentils soften

Step 5

Add more soup ingredients now, or allow to cool completely then separate into portions and freeze.

Step 6

Defrost in fridge overnight to use in future soups.

Ways to use this base

- Add frozen veg to make a chunky soup
- Stir in curry powder and coconut milk for a quick dahl-style curry
- Blend and use as a pasta sauce
- Add cooked chicken or leftover vegetables for a quick stew



Bean & Tomato Chilli (8 portions)

1 tablespoon oil
4 onions (chopped)
4 garlic cloves (crushed)
3 x 400g tins mixed beans or kidney beans (drained)
2 x 400g tins chopped tomatoes
2 tablespoon tomato puree
1 tablespoon mild chilli powder (or paprika)
1 teaspoon cumin (optional)
1 teaspoon sugar
Salt and pepper to taste

Method

Step 1

Heat oil in a frying pan and gently fry onions on a low heat for 5 mins

Step 2

Add garlic and cook for 2 minutes.

Step 3

Add chilli powder, cumin (if using) and tomato puree. Cook for 3 minutes to bring out the flavour.

Step 4

Add beans, chopped tomatoes and sugar. Stir well.

Step 6

Simmer on low heat for 15-20 minutes. Add a splash of water if it thickens too much.

Step 6

Eat straight away or allow to cool completely then separate into portions and freeze.

Step 7

Defrost in fridge overnight to use in future meals.

- Serve with rice or serve over jacket potatoes
- Mash slightly and use in wraps, quesadillas or tacos
- Add pasta for a cheap, filling one-pot 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 our team. Once you receive a referral, you will be given a voucher to take along to your local food bank. You will be provided with three-days supply of food, 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, 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 - 07516 597899
- Highland Food Bank, 13 Princes Street, Thurso - - 07516 597899

Other Local Food Projects

Many community food projects do not require referral. Locations can be found at highlandgoodfood.scot/food-map/ and highlandtsi.org.uk/map. 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.

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.

- Keep a spending diary
- Review card statements
- Use our budget planner (back page) or sites such as www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner
- Check if your bank offers budgeting tools

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. 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.