

REACH

Out

£ SPECIAL MONEY
EDITION TO HELP
YOU THROUGH
THE COST OF
LIVING CRISIS



MONEY SCAM AWARENESS, HELP TO
SAVE, CREDIT UNIONS, MANAGING DEBT,
HELP WITH BUDGETING, FOOD HINTS &
TIPS, FREE MONEY SAVING
COURSES, ENERGY SAVING
TIPS, MONEY & MENTAL
HEALTH, FOOD BANKS,
LOAN SHARKS



Halton
Housing

Welfare Benefits and Money Advice Team
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0151 510 5024

Welcome

Welcome to 'Reach Out',
a one-off special of our
customer magazine Reach.

We understand the cost of living crisis is really important and a worrying time for customers, and want to help as much as we can.

We've packed in to this edition lots of information and practical hints and tips to help you save money and access help if you need it.

Our own Welfare Benefits and Money Advice Team at Halton Housing is really active in helping customers get access to benefits or support they might need so if you're struggling, please reach out to them.

Whether you want a benefit check to see if you are getting all the benefits you are entitled to, or need help to manage your budget and to pay your rent, we are here to help and assist you.

If you need help with completing benefit application forms, need to challenge a benefit decision or simply need to know how to deal with debts or managing on a budget the team can help you.

You can speak to us over the phone, or you can make an appointment to talk to us at our office on Warrington Road.

If you're struggling financially, or need help and support, contact the team on **0151 510 5024** or email welfare@haltonhousing.co.uk.



Welfare Benefits & Money Advice

Team

If you're struggling
financially, talk to us!

Call: 0151 510 5024

Email: welfare@haltonhousing.co.uk

Credit

The Lowdown

Credit is a tool. Like any tool, what matters is how you use it. Not all debt is bad, debt helps you buy a new car or new furniture or apply for a mortgage. Stay within your means and credit can work for you, not against you.

When deciding whether to lend to you, most lenders use an internal scoring system using information they know about you, such as previous borrowing, management of current accounts etc, alongside risk characteristics associated with the type of lending offered, a lot of companies will also run a credit check on you to see your credit score.

Credit scores can show the likelihood of a lender agreeing to lend you money but is not the only factor used.

A credit score is a number between 0 to 700 and 999 (depending on credit agency) that depicts a consumer's creditworthiness. The higher the score, the better a borrower looks to potential lenders. A credit score is based on credit history: number of open accounts, total levels of debt, and repayment history, and other factors including the financial behaviour of anyone you are financial linked to through sharing bank accounts or joint credit applications.

More and more are also using 'open banking' to see in real-time how you operate your bank and where you spend your money.

Remember! You can access a credit score for free so don't be tempted by the fee-charging sites.



Scam Alert:

Energy rebate scams

Beware! Criminals will take advantage of any opportunity and now scammers are targeting Halton residents with bogus calls, emails and texts relating to the energy rebate.

Halton Trading Standards wants to warn consumers about energy rebate scams that are doing the rounds. Halton residents are getting scam emails, text messages and telephone calls asking for their bank details so they can receive the governments energy rebates.

Halton Borough Council or the DWP / Tax Credits would never ask for your bank details this way.



QUICK TIPS!

Look out for and save any coupons and vouchers that fall through your door. These are often forgotten about and can give great deals.

Loan Sharks BEWARE!

When the cost of living is soaring, it's tempting to be drawn in by loan sharks offering quick access to money.

Beware! Their lending is never ending. Loan sharks are illegal money lenders who often charge very high interest rates. You can check if a company is authorised to lend money and report loan sharks anonymously.

Sometimes spotting a loan shark can be difficult but it's worth knowing what signs to look for because the effect that loan sharks can have on ordinary people's lives can be huge.



A Loan Shark:

- Does not provide paperwork
- Refuses to tell you the interest rates or how much you still owe
- Increases the amount you owe even if you are making regular payments
- Takes items as 'security'. Even passports, bank cards, or driving licences
- Can be intimidating or violent

If your income is low, you have a poor credit rating or you only need a small amount for a short while, there are reputable lenders you

can turn to instead of loan sharks. Look into borrowing from a credit union instead. You will have to become a member, and they may ask you to save an amount before you can borrow. See page 7 for more information.



0300 555 2222
24 Hour Helpline

Get an extra 50p for every £1 you save

QUICK TIPS!

Withdraw cash from your bank account. If you can't see the money that you are spending, it is hard to keep track of it.

Saving can be tough for many of us and for those on a low income it can seem impossible but the government's Help to Save scheme offers interest-busting incentives to get people, on a low income saving a little.

Help to Save is a type of savings account. It allows certain people entitled to Working Tax Credit or receiving Universal Credit to get a bonus of 50p for every £1 they save over four years - that's a 50% bonus! (It's also backed by the government so all savings in the scheme are secure). The maximum bonus is £1,200 over the four-year scheme and is based on the highest balance in your account during the previous two years.

So, if you were to save £50 a month (and this is the most you can through this scheme but couples can each have their own account as long as both qualify) at the end of year two you will have saved £1,200 and get a £600 bonus. If you carry on saving across year three and four it will total £2,400 savings and attract a further £600 bonus, increasing your total savings pot to £3,600!



You can withdraw this money and the maximum bonus is calculated on the highest amount of savings you have (without any bonus payments) but any withdrawals will impact the amount of fourth year bonus due to the £50 a month maximum deposit rules.



For example, if you save £50 a month in years one and two, and have £1,200 with a £600 bonus, then you withdraw £500 in Year 3, you can keep saving £50 a month, making your highest savings in years 3 and 4, £700 - so your maximum bonus will be £350.

Even if you don't qualify for the Help to Save scheme, there's good support and advice, including financial check-ups at most high street banks who can look at how you are using your money and see how you could save.



Credit unions have been helping people save and access affordable borrowing in Britain for over 50 years with more than 217 million members worldwide. They are financial co-operatives providing savings, loans and a range of services to their members, who generally live or work in a particular area. Credit unions are owned and controlled by the members, not by external shareholders or investors. So the emphasis is always on providing the best service to members – not maximising profits..

Credit unions encourage all their members to save. In addition to a basic savings account, many can offer a range of options including Christmas savings accounts, notice accounts with higher returns, junior savers' accounts, and even cash ISAs. Your savings do generate a dividend, with successful credit unions seeing members receive a dividend on their savings as high as 3% in some cases.

Money can be accessed easily too, with most offering next day withdrawals (time constraints may apply) and there's no need to worry about the money you save in a credit union, as all

deposits are protected by the Financial Services Compensation Scheme up to the value of **£85,000** per person – exactly the same level of protection as savings in a bank or building society. (Most credit unions also provide a death benefit for all members paying up to **£1,500** to help with funeral costs)

Halton has its own credit union which all customers are eligible to join. Halton Credit Union, which recently celebrated its 20th anniversary, has gone from strength to strength, serving 5% of Halton's residents and issuing loans worth over £36million to local people.

All customers are eligible to join

Halton Credit Union

*We can help pay the membership joining fee

For more information visit

www.haltoncu.co.uk

www.moneyhelper.org.uk/en/savings/how-to-save



Managing Debt

Dealing with money issues can sometimes be off-putting, but if you don't understand how things like credit or mortgages work, you could end up losing out financially or getting yourself deep in debt.

Debt can quickly snowball into a fully fledged financial crisis, especially if you try to access extra money through 'buy now and pay later' schemes and personal loans.

If you find yourself in a situation where getting into a lot of debt is unavoidable, try to put a plan in place for how you will be able to pay it back. If you own a credit card, always make sure to repay it each month.



Are you struggling financially?

If you're struggling to make ends meet or worried about your bills, don't put off getting help. The sooner you seek help the better.

We want to do everything we can to help our customers through this difficult time.

Our Welfare Benefits and Money advice team are here to help.

Call them on **0151 510 5024** or email welfare@haltonhousing.co.uk

Living on a Budget

The first step to taking control of your money is working out your living costs, including knowing what's coming in, what's going out and when.

Making a budget helps you see where your money goes and where you might have a chance to save money.

It will also help you see whether you're living within your means.

Cut out and keep this budget template to help.



QUICK TIPS!

Plan your weekly meals and shop to your list. We often get distracted by buy one get one free deals and special offers when we don't really need them. Avoid shopping while you're hungry and write your list to avoid going over budget.

MONTHLY BUDGET

EXPENSES

TOTAL MONTHLY INCOME

£ _____

HOUSE

	BUDGET	SPENT
RENT/MORTGAGE	£	£
COUNCIL TAX	£	£
INSURANCE	£	£
TOTAL	£	£

UTILITIES

	BUDGET	SPENT
ELECTRICITY/GAS	£	£
WATER	£	£
BROADBAND	£	£
MOBILE(S)	£	£
TV	£	£
TOTAL	£	£

FOOD

	BUDGET	SPENT
WEEKLY SHOP	£	£
TAKEAWAYS	£	£
EATING OUT	£	£
TOTAL	£	£

TRANSPORT

	BUDGET	SPENT
CAR FINANCE	£	£
CAR INSURANCE	£	£
FUEL	£	£
PUBLIC TRANSPORT	£	£
TOTAL	£	£

PERSONAL

	BUDGET	SPENT
ENTERTAINMENT	£	£
CLOTHES	£	£
PRESCRIPTIONS	£	£
OTHER	£	£
TOTAL	£	£

DEBTS

	BUDGET	SPENT
_____	£	£
_____	£	£
TOTAL	£	£

OTHER

	BUDGET	SPENT
_____	£	£
_____	£	£
_____	£	£
TOTAL	£	£



Did you know Halton Borough Council has a discretionary support scheme that Halton residents can apply for? It can provide emergency financial support for food, toiletries, household item and fuel for those who are eligible. To find out more visit

<https://tinyurl.com/57bpwvhu>

Food Hints & Tips

We throw away 7 million tonnes of food and drink from our homes every year, much of which could have been eaten.



Social Supermarkets

To help reduce the cost of your shop there are several Social Supermarkets across Halton that can really help you to save money. You don't need to be on benefits to enjoy the savings either. They are open to all and goods at a large discount.

- Queens Avenue, Ditton**
Widnes WA8 8GR (Mon - Fri, 10am - 4pm)
- The Route Café, Grenfell House**
116 Widnes Rd, Widnes WA8 6AX
(Mon - Fri, 9am - 4pm)
- Palacefields Community Centre**
WA7 2UA (Weds, 10am - 12noon)
- British Legion**
Castle Road Runcorn Cheshire,
WA7 2BE (Tues & Weds, 12- 1pm,
Thurs, 6pm - 7pm, Sun, 12 - 1pm)



1 Make a plan

Planning out your meals for a week is great way to cut the cost of a weekly shop and is key to avoiding waste and overspending on bits you won't actually use. It helps to make sure that you only buy what you need and aren't tempted by other products.

There are loads of resources available online to help you make a plan that works for your family. Don't forget to factor in snacks and drinks as well as meals when making your plan.

2 Batch cook if you can

Try batch cooking your meals to use all ingredients in one go. Freeze portions to have the week ahead or when fresh food runs out.

3 Use frozen

Use frozen fish, meat and vegetables to reduce the cost of meals. You'll be amazed at how much you can save just by making this swap.

4 Do your big shop in the evening

Shop in evenings and stock up on yellow sticker items which you can freeze to eat at a later time.

Lots of foods can be frozen – even milk and bread, so grab these when they're on special offer or if they aren't going to be used up before they go bad.

Leftovers in your fridge?
Then put what you've got into the 'Love Food Hate Waste' website and it will find you some great recipe ideas for meals. It also contains advice on how to store food so it does not go off quite so quickly.

5 Look at how you store foods

Are you storing your foods properly? Ensuring items are stored properly will stop them going off before their time. Potatoes and onions are best kept in dark storage, and salads are better wrapped in paper, not plastic.

6 Try Food Apps

There are some great apps that can help you pick up some good quality food at for free or much reduced cost. Apps like **Olio** connects you with people who are giving away food (and household items).

Too Good To Go tells you when restaurants and shops are getting rid of food for a fraction of the cost, just because it has not been sold on time. Retailers like Greggs, Costa and Crown Carveries are all on there.

7 Take stock regularly

Keep track of food bills over a few weeks or months if you can. You'll be able to see whether your bills are rising, how they are changing and whether there are other ways to save.



QUICK TIPS!

Making a list of what's in your fridge and freezer will help to ensure you use it all up, rather than wasting it and restocking.



Keep Warm
Eat well &
Reduce your
Energy
Use

APPLY FOR
 A FREE
 SLOW
 COOKER



We're helping customers **Keep Warm Eat Well**, by offering a number of free slow cookers, shopping vouchers and cooking on a budget guides to help you eat well whilst keeping energy costs (associated with cooking) lower for those who are facing the tough choice of paying for heating or feeding themselves.

The kits will provide a more sustainable option for families to make healthy and nutritious meals on a budget. Slow cookers are simple to use, cost effective to run, and require little preparation time.



If you don't use a smart phone you can contact us on **0151 510 5024** to apply.

To apply simply scan this QR code and complete the short form



Healthy Start

If you're at least 10 weeks pregnant or have a child under 4 years old, you might be able to get free vitamins and Healthy Start vouchers for milk, fruit and vegetables and infant formula milk.

To get the free vitamins and Healthy Start vouchers you must also be claiming either:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance - but only if you're pregnant
- Child Tax Credit - and your household earns **£16,190** a year or less
- Pension Credit
- Universal Credit - and your household earns **£408** a month or less

You can apply by mailing healthy.start@nhsbsa.nhs.uk or calling **0300 330 7010**.



Sign up for a Free Money Saving Course

QUICK TIPS!

Don't bin it, sell it! Selling unwanted toys, computer games or clothes even is a great way to make a few extra pounds.

The Energy Efficiency organisation offers courses to help people save money and help the environment. We are looking to offer the courses to our customers, and are currently looking for expressions of interest. Depending on demand, we can run these either face-to-face at our head office, Waterfront Point, or online.

Register your interest now!

Save money, save energy, save the environment and become healthier. There are two bitesize, interactive, and fun workshops to share tips and ideas that will save money and the planet!

COURSE 1

Reducing Home Energy Bills

You will discover:

- How using less energy helps our environment
- Tips and ideas that will save energy and money on your fuel bills
- Latest on Fuel tariffs, switching suppliers and green tariffs

COURSE 2

How to Eat an Eco Friendly Diet

You will discover:

- How food choices can help can save money and the environment
- Reduce food waste through meal planning
- What fruit and veg are in season
- Health benefits of fresh, low carbon food
- How to get spending savvy by finding new ways to save energy, eat and cook.



Please scan this QR code to register your interest in either of the courses below, or call us on **0151 510 5024**

WANT A FREE COURSE TO HELP YOU BUDGET?

WWW.THEMONEYCOURSE.ORG/JOIN



10 ENERGY SAVING TIPS

WATCH THE WARMTH

Sadly, many people are now having to decide between heating their homes or eating but this is the reality for many households since the April price-cap increase, with a typical bill coming in at around **£1971** per year. If you are struggling financially please reach out to us, there are ways we can help. If you're not in a state of crisis and are instead just trying to cut down your costs a little, looking at your heating is a good place to start.

1 DO FULL LAUNDRY LOADS

Half-load settings save very little energy, so a full load is much more energy efficient. Do fewer (but fuller) – wash loads instead

3 DON'T USE STANDBY MODE

Unless switched off at the wall, appliances like your TV continue to use energy, costing the average UK home **£35** per year. By using Hive Plugs you can switch off at the wall with a quick tap of the app – no need to reach behind the telly!

5 SWITCH TO LED BULBS

Why not switch to LED bulbs which last longer than traditional ones? Smart LED bulbs like Hive lights can help you save even more energy as you can switch them on and off remotely.

7 UNPLUG ALL YOUR CHARGERS

Unplug all your chargers. Instead, as soon as your device is fully charged, try and get into the habit of unplugging it. Not only will this save energy, it also prolongs battery life. It could also save you about **£60** a year on your electricity bills.

2 USE THE ECO SETTING

On your dishwasher or boiler, the eco setting heats water more slowly, using less energy. You get the same results; it just takes a little longer.

4 CAREFUL WITH THAT KETTLE

When making tea or coffee, most of us fill the kettle right up. As a country we waste around **£68** million worth of energy a year. By filling your kettle just to the level you need, it could save you up to a third of the energy you have been using.

6 USE YOUR MICROWAVE MORE

Use your microwave more. You'll save energy because it's quicker than using the oven. It's worth considering a slow cooker too, as they're one of the most energy-efficient kitchen

8 CLOSE YOUR CURTAINS AT NIGHT

Close your curtains at night as this will help your home retain that heat, but avoid draping them over radiators.

QUICK TIPS!

The 'Entitled To' benefits calculator can let you know if there are any benefits you could be claiming. Visit www.entitledto.co.uk



Money & Mental Health

According to the Royal College of Psychiatrists is that 1 in 2 adults with debts suffer with their mental health, and 1 in 4 suffering with their mental health are also in debt. The two are undeniably linked.

Martin Lewis, the Money Advice Expert whose popularity is growing during this cost-of-living crisis, has written a Mental Health Guide.

He says;

"Be under no illusions. Mental health problems can cause severe debt, and severe debt can cause mental health problems. Debt isn't just a financial problem, it causes relationships to break up, people to lose their homes and families to break down. No matter who you are, it can be hell."

He has written the guide with guidance from several leading charities and organisations,

including Mind, Rethink, Christians Against Poverty and others. It is aimed not only at people experiencing mental health problems, but friends, family and carers who want to help them tackle their finances.

The big, positive message from the guide is '**NO DEBT PROBLEMS ARE UNSOLVABLE**', which is important to remember!

9 TURN DOWN THE TEMP WHEN WASHING

With today's effective washing machine detergents, there's often no need to run your washing machine any higher than 30°C – clean clothes, energy saved, job done!

10 IN THE BATHROOM, CONSIDER CHANGING YOUR SHOWERHEAD TO A LOW-FLOW DESIGN

In the bathroom, consider changing your showerhead to a low-flow design as it uses much less hot water. Don't leave taps running, but turn them off when brushing your teeth or washing your face. You could be wasting more than 6 litres of water per minute if you leave them running.



Scan this QR Code to read the guide in full



Citizens Advice have a summary of the grants and benefits available to help pay your energy bills. Visit <https://tinyurl.com/2fp9vr88>

ofgem

You can also visit Ofgem to find help from your energy supplier if you're struggling with your energy bills. Visit <https://tinyurl.com/2p9uhfsa>





Halton
Housing

Food Banks

in Halton



We have a longstanding partnership with both Runcorn and Widnes foodbanks and support their mission that no one should suffer in silent hunger. We regularly make donations to their work.



If you're struggling to put food on the table, the foodbanks provide emergency food parcels to local people in need. You need a food parcel voucher to receive a food parcel, and our Welfare Benefits and Money Advice Team are an agreed referrer. They can issue you with a foodbank voucher to take to the local foodbank.

To be referred by us to a local foodbank, email welfare@haltonhousing.co.uk and mark it **URGENT** or **FOOD**, or call helpline on **0151 510 5024**.



QUICK TIPS!

Download supermarket apps for vouchers and discounts off your shopping.

Email welfare@haltonhousing.co.uk
or call **0151 510 5024** for foodbank referrals.