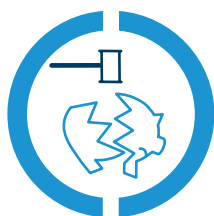


# Making the most of your money

Hints and tips to maximise your income



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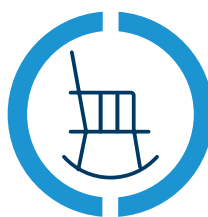
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## What to do if you're struggling financially

Over the past few years, we have all felt the impact of the cost-of-living crisis and been more aware of what we're spending our money on.

Sometimes, there can be simple ways to save money; switching to a cheaper brand of product, adopting energy saving techniques and trying to be less wasteful.

But what happens when you've implemented the obvious and it's still not enough?

With our support, this guide offers some additional things to consider if you are struggling financially and in need of some extra support.



## Benefit entitlement checks

As part of Housing 21's Tenancy Sustainment Support, all residents can request a benefit entitlement check from their local manager. This is a free service that we provide to ensure you are in receipt of all the benefits that you are eligible for — including some you may not be aware of or have considered.

If your benefit check shows some potential entitlement for other benefits, your local manager may be able to support you to complete the application form, or they can signpost you to an organisation who can help.

If your application is refused, you can appeal the decision. Regardless of the outcome, all the relevant information will be in the decision letter, and we will be on hand to support you with any next steps.

You can also reach out to local support agencies, such as your local council or the Citizens Advice Bureau for further advice. On a national level, both AGE UK and Independent Age have central support teams that can help.

Speak to your local manager if you would like support in accessing any external agencies and they will be able to help.



# Pension Credit

Pension Credit is a means-tested benefit for people over state pension age on a low income and is separated from your State Pension.

There are two types of Pension Credit, and you may be able to receive one or both elements:

- **Guaranteed Pension Credit**  
This tops up your weekly income to a guaranteed minimum level
- **Savings Credit**  
This is only available to those who reached retirement age before 6 April 2016. It is different to a Guaranteed Pension Credit as it provides extra money if you have some savings or if your income is higher than the basic State Pension

It is always worth checking if you are entitled to Pension Credit as it could make you eligible to receive other benefits. For example, even if you were awarded just £1 per week of Guaranteed Pension Credit, it could have an impact on the following:

- **Housing Benefit**  
This could be increased from a partial award to the maximum allowance
- **Council Tax Reduction**  
This could be increased from a partial award to the maximum allowance



- **Health costs**

You could receive help with dental and eye care treatments as well as travel costs to medical appointments

- **Free TV licence**

If you are in receipt of Pension Credit and over 75, you can apply for a free TV Licence

You can check if you may be eligible for Pension Credit using the free Turn2Us benefit entitlement calculator at <https://benefits-calculator.turn2us.org.uk/>

You can apply online at [www.gov.uk](https://www.gov.uk) using the search term 'Pension Credit Application', by calling **0800 99 1234** or by speaking to your local manager, who will be happy to help. You will need information about the following to hand:

- Income
- Savings (including balances in current accounts)
- Access to three months of bank statements

The good news is if you are eligible, you could receive backdated pension credit for up to three months.



## Useful links

Pension Credit  
[www.gov.uk](https://www.gov.uk) or call: **0800 99 1234**

Turn2Us Benefits Calculator  
[benefits-calculator.turn2us.org.uk](https://benefits-calculator.turn2us.org.uk)



# Attendance Allowance

Attendance Allowance helps with extra costs if you have a disability or health condition. It is payable at two different rates, depending upon the level of help or support you need.

- **Lower rate**  
Frequent help during the day or supervision at night
- **Higher rate**  
Help or supervision throughout both the day and night, or you are nearing end of life

Attendance Allowance is not means tested; it is based on how much support you require rather than your income or savings. You do not have to be in receipt of care from Care Workers to be eligible and it cannot be claimed alongside other disability-related benefits.

If you live alone and claim Attendance Allowance, you may also be entitled to the Severe Disability Premium of Pension Credit. However, this won't be automatically awarded so you will need to call Pension Credit to apply for this. If you are successful, you may also be entitled to more Housing Benefit.

You can apply for Attendance Allowance online at [www.gov.uk](https://www.gov.uk) and by searching 'Attendance Allowance'. Alternatively, if you request a form over the phone and are successful, any claim will be backdated to the date of the call. You can apply over the phone by calling **0800 731 0122** or by speaking to your local manager.

## Useful links

Attendance Allowance  
[www.gov.uk](https://www.gov.uk) or call: **0800 731 0122**

Pension Credit  
[www.gov.uk](https://www.gov.uk) or call: **0800 99 1234**



## Debt and budgeting

Many people find talking about debt to be difficult and it can create feelings of being overwhelmed. But your local manager is here to help, without judgement, and support you by offering suggestions and details of organisations that can help.

A good place to start when addressing debt is to complete a record of money coming in and going; your local manager will have a template that you can use. It's important to be honest and remember, we are here to help. Consider any simple changes you can make, like shopping weekly instead of daily, switching to a cheaper brand or changing energy suppliers. You can use the other pages in this guide for more information.

### Still need support?

On a local level, the Citizens Advice Bureau can offer confidential advice and support. Alternatively, if you need specialist debt support, organisations such as StepChange can help to negotiate repayments with creditors.

They can also give advice about what help your bank might be able to give, such 'Breathing Space' agreements.

Some organisations award grants to alleviate debt. You can find out more about this on the Grants page of this guide.

### Useful links

Citizens Advice Bureau  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
or call: 0800 240 4420

StepChange  
[www.stepchange.org](http://www.stepchange.org)  
or call: 0800 138 1111

'Housing Perks' discount app  
[www.housing21.org.uk/resident-information/safety-advice-and-support/financial-support/housing-perks/](http://www.housing21.org.uk/resident-information/safety-advice-and-support/financial-support/housing-perks/)



## Food assistance

The Trussell Trust (food bank provider) has reported that in 2023, it distributed 3.1 million food parcels to individuals and families in need, which is a 94 percent increase in the total number distributed in 2019. So, if you're struggling with the cost of groceries, you're not alone.

There are some things you can consider saving money on food bills including:

- Using air fryers or slow cookers, which are low energy appliances, instead of the oven
- Batch cooking to reduce costs
- Arranging communal meals with friends or neighbours so you all bring a dish and share food together
- Sharing items with friends or neighbours that you buy on offer, such as 'buy one, get one free' so nothing goes to waste, and you halve the cost
- Using the Housing Perks shopping app to save money on food
- Signing up to loyalty schemes to maximise value for money



If you're still struggling, there are some other options you can consider utilising the following resources:

- **Too Good to Go**  
A mobile phone app that highlights local stores selling food at minimal costs
- **Community fridges**  
These organisations take surplus food from local shops and share them with the community
- **Foodbanks**  
On average, foodbanks will provide you with parcels of food to last you three days
- **Olio**  
A mobile phone app that puts you in touch with neighbours and business so you can share spare food
- **Food Cycle**  
A community meal network  
Speak to your local manager about the options available at your scheme or within the local area.



## Useful links

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Food Cycle  
[www.foodcycle.org.uk](http://www.foodcycle.org.uk)

Community Fridges  
[www.communityfridgemap.org.uk](http://www.communityfridgemap.org.uk)

Housing Perks  
[www.yourhousingperks.com](http://www.yourhousingperks.com)

Olio  
[www.olioapp.com](http://www.olioapp.com)

Too Good To Go  
[www.toogoodtogo.com](http://www.toogoodtogo.com)

Trussell Trust  
[www.trussell.org.uk](http://www.trussell.org.uk)  
or call: 01722 580180



# Energy, water, phone, internet, and social tariffs

The cost of utility bills has increased rapidly over the last few years, so we have created some hints and tips to help you get the cheapest rate and best value for money.

## Energy costs

- Go online to a reputable comparison site and use an up-to-date energy bill to compare tariffs
- Make sure you take into consideration exit fees on your current and any new tariffs
- Consider using a smart meter to ensure bills are based on actual use, not estimated
- Check your local council's website and the website for Money Saving Expert, Martin Lewis for energy collective options. This is where energy is bought by a large group of people to get a cheaper price
- Contact the Citizens Advice Bureau or your local foodbank to access emergency energy vouchers
- Check your eligibility for the Warm Home Discount and Winter Fuel Payment

## Water costs

- Make sure recent bills are based on an actual reading, not estimated
- Contact your provider to make sure any estimations are based on the right number of residents and rooms in the property
- Check your eligibility to see if you qualify for a low-income tariff or health-related discount
- See if the provider is offering any free water-saving gadgets

## Phone and internet costs

- Use a reputable site to compare phone and broadband tariffs
- Search for income-related social tariffs; some companies offer these but not continuously, so you need to check regularly. Sky, Virgin and BT have internet/ phone social tariffs for customers in receipt of certain benefits

## Useful links

Citizens Advice Bureau  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
or call: **0800 240 4420**

Money Saving Expert Martin Lewis  
[www.moneysavingexpert.com](http://www.moneysavingexpert.com)



## Furniture/ goods

Buying furniture and white goods can be expensive, especially when it is unplanned. But quite often, the item you need is an item someone else does not, so you can purchase it second hand at a much cheaper rate.

Some places to consider when shopping around for a second-hand item include:

- **Online**  
Facebook Market Place, Gumtree, Freecycle or Freecycle
- **Your local manager**  
They may be able to access items from neighbouring schemes or have items leftover from vacant flats or makeovers. Sometimes our contractors may even donate as part of their social value contribution
- **Charity shops**  
Such as the Salvation Army or Women's Institute

- **Second-hand furniture shops**  
Sometimes you can save even more money on a bargain if they offer means-tested benefits
- **Family/ friends**  
Check if people you know have items that need to be rehomed
- **Religious organisations**  
Sometimes support can be available



Remember, if you're buying/ selling online always take sensible steps towards your personal and financial safety and ensure anything electrical has been fully PAT tested.





## Other grants and things to consider

Beyond those which have already been mentioned, there are other avenues of financial support available.

### Helping Hands Fund

Housing 21's Helping Hands Fund offers a one-off payment of up to £300 to help with an unexpected bill. This could be used to purchase white goods, cover veterinary costs or furnishing your home.

### Turn2Us Grant Finder

Depending on where you live, your medical history and a range of other factors, Turn2Us Grant Finder can search a range of grants based on different criteria.

### Employment history

There are a vast number of charities that support specific professions, even ones you might not realise. Benevolent funds exist to support people from professions including veterans, teachers, NHS workers, civil servants, and engineers — plus many more.

### Armed forces

If you, or a direct family member, has a link to the armed forces, you may be eligible for support from organisations including SSAFA or the Royal British Legion.

### Local council

Local councils sometimes have pots of funding available to the local community so it's worth checking to see if they have anything on offer. If you're struggling to pay your rent, you be eligible for a discretionary housing benefit or budgeting loan to help.

### Useful links

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Turn2Us Benefits Calculator  
[benefits-calculator.turn2us.org.uk](https://benefits-calculator.turn2us.org.uk)



## Useful links

Throughout this guide, we have referenced many organisations which could help and have included their contact details below:

- Attendance Allowance  
[www.gov.uk](http://www.gov.uk) or call: **0800 731 0122**
- Age UK  
[www.ageuk.org.uk](http://www.ageuk.org.uk) or call: **0800 055 6112**
- Citizens Advice Bureau  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or call: **0800 240 4420**
- Food Cycle  
[www.foodcycle.org.uk](http://www.foodcycle.org.uk)
- Community Fridges  
[www.communityfridgemap.org.uk](http://www.communityfridgemap.org.uk)
- Housing Perks  
[www.yourhousingperks.com](http://www.yourhousingperks.com)
- Independent Age  
[www.independentage.org](http://www.independentage.org) or call: **0800 319 6789**
- Money Saving Expert Martin Lewis  
[www.moneysavingexpert.com](http://www.moneysavingexpert.com)
- Olio  
[www.olioapp.com](http://www.olioapp.com)
- Pension Credit  
[www.gov.uk](http://www.gov.uk) or call: **0800 99 1234**
- StepChange  
[www.stepchange.org](http://www.stepchange.org) or call: **0800 138 1111**
- Too Good To Go  
[www.toogoodtogo.com](http://www.toogoodtogo.com)
- Trussell Trust  
[www.trussell.org.uk](http://www.trussell.org.uk) or call: **01722 580180**
- Turn2Us Benefits Calculator  
[benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.uk)

For help or support with any of the points raised in this guide, please speak to your local manager.



Tricorn House  
51–53 Hagley Road  
Birmingham B16 8TP  
**0370 192 4000**

[housing21.org.uk](https://housing21.org.uk)



Regulated by the Social Housing Regulator Reg. No. L0055  
Community Benefit Society FCA Reg. No. 16791R