

Energy cost saving information

- It's important to check some types of heaters and meters are set up properly. It could save you a lot of money.
- Standard tariffs are likely to be cheaper than fixed tariffs - this is because the price cap limits what you have to pay for energy on a standard tariff.
- A smart meter can help you understand what you're spending on gas or electricity. This could help you work out how to spend less: Most people can get a smart meter for free

Check how to get a smart meter and how it works by searching

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/your-energy-meter/getting-a-smart-meter-installed/>

Take a look on our website for lots of information about energy saving tips. www.westfieldha.org.uk

Struggling with the cost of living

Finding it hard to pay your bills, mounting debts, you can get help. The Citizens Advice service (CAB) can help you with a variety of issues.

To find out if they can help you call CAB on 0808 223 1133 or search their website

<https://www.citizensadvice.org.uk/debt-and-money/get-help-with-the-cost-of-living/>

Small changes can make a big difference

- You can save around £25 a year on your annual energy bills by switching your lights off when you leave a room. By replacing your light bulbs with LED bulbs could help save up to £65 a year.
- You can save around £65 a year just by remembering to turn your appliances off standby mode.
- You can save around £22 a year from your energy bill just by using your washing machine on a 30-degree cycle instead of higher temperatures and reducing your usage to once per week.
- Avoid overfilling the kettle and save yourself £13 a year.
- Turning down the thermostat by 1 degree Celsius could save you up to £145 a year.

(figures are based on those published by the energy saving trust October 2022)

Struggling with the cost of food

If you're struggling to pay for food, you can get help from a food bank. Food banks are community organisations that can help if you can't afford the food you need. You'll usually need to get a referral to a food bank before you can use it. If you find yourself in this situation please contact us and we can refer you.

Moorclose Community Centre run a Food Pantry every Tuesday and Friday. If this is something you feel could help you, you need to arrive before 9.55am and bring bags along.

Allerdale Disability Association are also based at the centre Monday to Friday 9am to 5pm and offer help with any benefit issues you may be experiencing.



Money, Benefits and Wellbeing Advice

Cost of Living Help from Westfield Housing Association

At Westfield Housing Association, we are working hard to provide support for tenants who need it and are faced with tough decisions.

Contact us for support with income maximisation and welfare benefits advice.

We also work closely with other organisations to access funding that you might be eligible for to help you in the short term. You can also check out our Money, Benefits and Wellbeing Advice pages on our website www.westfieldha.org.uk

We are available to speak to Monday to Friday 9.00am to 5.00pm on 01900 602906

Email: enquiries@westfield.org.uk

Our office at the Minto Centre is open to the public Monday to Friday 9.00am to 5.00pm.

This leaflet is aimed to help our tenants access the right help and advice when facing difficulties with their tenancy

If you are unable to pay your rent or are facing any other financial hardship, your first, and so very important step, is to talk to us. The sooner you talk to us, the sooner we can help, give us a call on 01900 602906.

Our Housing Management team can offer support and advice if you are facing any problems or struggling with any aspects of your tenancy, we want you to know that we are here to help. We will listen and offer advice and support tailored specifically to your circumstances. We can perform a benefits check; prepare a payment plan and help with a budgeting plan.

If you would like to talk to someone on a more personal note our Income Management Officer **Andrea Sharp**, can give you the help and support you need. Andrea can be contacted on 01900 602906 or email her direct on andrea.sharp@westfieldha.org.uk

There may be instances where you need more specialist financial advice, in which case we can refer to organisations such as

- Citizens Advice Bureau
- The Cumbria Law Centre
- Cumberland Council

If you are having difficulties with your rent, you may be entitled to claim help towards paying it. You can check you are in receipt of the correct benefits by using the free benefits calculator on the governments website [Benefits calculators - GOV.UK](https://www.gov.uk/benefits-calculators)

Countries around the world are facing rising goods and energy prices, inflation and cost of living pressures.

People are worried, so the government is offering help for households. See what cost of living support you could be eligible for by having a look at the following [Get help with the cost of living from your local council - GOV.UK](https://www.gov.uk/get-help-with-the-cost-of-living-from-your-local-council)



Get help from your energy supplier

The Priority Services Register (PSR) is a free service offered throughout the energy industry that's available to domestic customers across England, Wales and Scotland. Through the PSR, eligible customers can receive additional services if they have communication, access, and safety needs. This information will be used during an electricity, gas or water supply outage or if they're working to assist in a severe weather incident. Find out more by visiting [ofgem.gov.uk](https://www.ofgem.gov.uk)



Winter Warmth Funding

If you are aged 60 or over, on low income and struggling with the cost of heating your home, you may be eligible for a household grant. To apply, please contact:

Copeland Age & Advice Service 01946 552166.
Age UK West Cumbria (Allerdale) 01228 536673.

These organisations can also provide a wide range of

Future Proof Cumbria

Future Proof Cumbria offer FREE energy saving advice and equipment to help you make your home warmer and more comfortable.

If you or someone you know has a health condition, is on a low income or is bereaved or moving in and out of homelessness, Future Proof Cumbria can provide them with free advice and support. We can also help people in a range of other circumstances, including certain benefits.

You can have a look at our broad eligibility criteria online, [Free home energy support - Futureproof Cumbria](#) or just give us a call on 01768 216500 and we can advise