

# LANGSTANE HOUSING ASSOCIATION

## FINANCIAL NEWSLETTER

NOVEMBER 2022



**LANGSTANE**

HOUSING ASSOCIATION LTD

YOUR HOME MATTERS



## Welcome to edition 1

In these difficult times, we understand that many of our customers will be worried about what the current economic climate will mean for them. We have put together this newsletter to provide some helpful information which we hope will help you through these challenging times.

In December we are organising three tenant focus groups to discuss what our rent increase in 2023 might look like. We know this will be something which may be causing you some worry so please watch out for invites and more information on our website and Facebook page. If you would like to join in on our focus groups, please contact [samantha.hough@langstane-ha.co.uk](mailto:samantha.hough@langstane-ha.co.uk)

### Energy Advice

We know the cost of heating or powering your home will be a huge worry across all of our customers this winter.

To try and combat this worry, we have partnered up with SCARF who can provide energy efficiency advice to our customers in advance of the winter months.

If you would like to talk to SCARF or make an appointment to have a visit from one of their energy advisers, you can do so by contacting us on 01224 423000.

### Your Income

Before thinking about the money you spend, it's important to think about the money you get on a weekly or monthly basis.

You may have income from a salary, benefits or a state or workplace pension and in these challenging times, it is important that you are receiving all of the income you are entitled to.

We have a dedicated Tenant Welfare Advisor who can help you to make sure you are receiving all of your entitled income. You can make an appointment with David by calling 01224 423000 or contacting him at [welfareadvice@langstane-ha.co.uk](mailto:welfareadvice@langstane-ha.co.uk)

You can also visit the following websites for help with your income:

- [www.entitledto.co.uk](http://www.entitledto.co.uk) - this website has an online benefits calculator
- [Money Advice Scotland](http://MoneyAdviceScotland.org)
- [Citizens Advice Scotland](http://CitizensAdviceScotland.org)

## Your Outgoings

With so many things to pay for, it can sometimes feel like you can never get a grasp on what your spare income is. Using this [budgeting tool](#) might be a good place to start to help you really understand what you're spending your money on.

Once you have a better understanding of how you spend your money, it will be easier to identify areas which you may be able to make savings or cut back on.

## Budgeting Top Tips

1. Use your bank statements to assist you with budgeting, that way you'll get a true reflection of what's going in and out of your household.
2. Don't be afraid to switch! Sometimes better deals can be out there for a number of household bills, it may just take a bit of research.
3. Prioritise your spending. Things like; rent, utilities, food shopping should be at the top of your list.
4. Don't be afraid to contact suppliers if you are struggling to make payments, if you contact a supplier in advance of missing a payment, they are more likely to be able to help.

## Looking after our Communities

Here at Langstane, we have partnered up with a number of local organisations who may be able to help our customers through these challenging times.

These organisations include; [SCARF](#), [Aberneecessities](#), [CFINE](#) and the Salvation Army. If you would like to be referred to one of these organisations or want to discuss your circumstances with us, please contact us on 01224 423000.

The Fairer Moray Forum Action Group & The Independent Food Aid Network have created [this](#) helpful tool which signposts to local agencies.

We also have our own [Housing Support Service](#) who can provide low level Housing Support to our customers. If you would like to be referred to our Housing Support Service, please contact us on 01224 423000.



## Useful Sources of Advice

Below are some useful sources of information and advice:

- David our [Tenant Welfare Advisor](#)
- [Citizens Advice Scotland](#)—The Aberdeen branch even have [money advice outreaches](#) across the city
- [Money Advice Service Scotland](#)
- [Money Saving Expert](#)
- [PayPlan](#)

