Help with costs in West Lothian

The cost of living is increasing rapidly and prices are rising at rates we haven't seen since the 1970s. This includes energy, food and fuel prices.

In this leaflet we have tried to include as much information as possible, including what financial support and advice is available, to help ease the cost of living challenges faced by many households in West Lothian.



Information can change at short notice. We regularly update our online HUB with the latest information. www.westlothian.gov.uk/costofliving



Help with costs in West Lothian

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How to scan a QR code



Open the QR Code reader on your phone.



Hold your device over the QR Code in the page so that it's clearly visible within your smartphone's screen. Two things can happen when you correctly hold your smartphone over a QR Code.



The phone automatically scans the code or on some readers, you have to press a button to snap a picture.



If necessary, press the button. Your smart phone reads the code and navigates to the web page.

How the Advice Shop can help



The West Lothian Council Advice Shop is a free and confidential service that can help you with:

- Benefits Advice
- Money/Debt Advice
- Housing Advice
- Energy Advice

Our phone lines are open:

Monday to Thursday: 8:30am to 5pm Friday: 8:30am to 4pm Our telephone number is **01506 283 000**.





Help with household costs



Council Tax

It's important that you pay your Council Tax to prevent arrears.

Paying Council Tax helps us to pay for essential services such as schools, roads and social care.

If you are behind in your payments or are struggling to manage your bills, get in touch with our team straight away. Please do not delay.

We can check that you are receiving any Council Tax exemptions or discounts that you may be entitled to, or discuss a repayment arrangement with you to spread out your payments over a longer period of time.

If you have Council Tax arrears, along with other debts, we can help provide information about the Scottish Government's Debt Arrangement Scheme. The scheme can help some people who are in debt with much-needed breathing space and allow you to repay your debts in full through the debt payment programme.

> Don't ignore the problem. Please get in touch as soon as possible and we'll do what we can to help. Call us on 01506 280000.



www.westlothian.gov.uk/pay-council-tax



Council Tax Reduction Scheme

Council Tax Reduction Scheme (CTRS) helps people on a low income pay all or part of their Council Tax. You can apply if you own your own home or rent. The amount you receive will vary based on your circumstances. CTR is not automatically awarded even if you are claiming Universal Credit so you need to apply separately for this.



www.westlothian.gov.uk/ctrs



Rent and mortgage

We understand that affordable and sustainable housing is not always easy to find. Our advisors are available to assist with any housing issue regardless of tenure. We also have a specialised court advice project for anyone facing court proceedings as a result of rent and mortgage arrears.



www.westlothian.gov.uk/housing-advice



It's important that you pay your rent to prevent arrears accruing. If you have rent arrears, or are worried about paying, we would urge you to contact your landlord immediately to discuss your situation. If you're a council tenant, our dedicated team will deal with any concerns you have, confidentially and sensitively.

Our team will discuss your options.



The most important point is not to delay, please contact us today.

Help with household costs

Housing Benefit

Housing Benefit helps you pay your rent if you are on a low income and do not already receive Housing Costs as part of a claim for Universal Credit. You must meet certain criteria before you can make a new claim for Housing Benefit.

www.westlothian.gov.uk/housingbenefit



Older People, Dementia and Other Long Term Conditions

The Advice Shop offer a targeted service for anyone living in West Lothian who is older (60+), has dementia or has another terminal long term condition as well as people reaching State Pension Age. This can help these groups maximise their benefit entitlement.

> www.westlothian.gov.uk/benefits-adviceolder-people



Money & Debt Advice

We have specialist money advisors available if you are struggling to keep on top of debt and need advice on budgeting or debt solutions for your circumstances. We have a debt toolkit available online which can help identify the services available to you.

Scan the QR code to download the toolkit

Financial Wellbeing

If you have money worries it can affect your standard of living, relationships and even your health. We have a self-help guide available online which is full of practical information, top tips and all of the resources you need to get back in control of your finances.

www.westlothian.gov.uk/financialwellbeing

Benefit check

If you are on a low income we can carry out a benefit check to identify any entitlements and provide advice on applying. We also have free online tool which can help to calculate your entitlement available.

westlothian.gov.uk/benefit-calculator









Help with household costs

Winter Support Fund 2022/2023

An £80 payment will be made by the end of december in the following groups who meet these criteria as at 01 October 2022:

- Lone Parents in receipt of Universal Credit
- Disabled Pensioners in receipt of Council Tax Reduction (CTR) and Disability Living Allowance Middle or Higher Rate at the Care Component or Personal Independence Payment Enhanced Rate
- People with Limited Capacity for Work in receipt of Universal Credit
- Carers CTR recipients in receipt of Carers Premium



www.westlothian.gov.uk/wintersupportfund



Discretionary Housing Payment

The Discretionary Housing Payment fund is a fund available for short term assistance for those people who face real hardship as a result of not being able to meet their housing costs. Discretionary Housing Payments are available to assist council tenants, tenants of registered social landlords and tenants who are renting in the private sector.

> www.westlothian.gov.uk/discretionary-housingpayment



Self-Isolation Support Grants

A £225 payment is available paid to low paid workers if they will lose earnings as a result of being required to self-isolate because of COVID-19 symptoms.

Crisis Grants

Crisis Grants can be awarded to meet expenses that have arisen as a result of an emergency or disaster in order to avoid an immediate threat to health or safety. Examples of grants that can be awarded are help with food and utility costs.

Community Care Grant

Community Care Grants help people live independently, or continue to live independently. Applicants who qualify for a Community Care Grant will be provided with household items.

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www.westlothian.gov.uk/scottish-welfare-fund



Help with household costs

Within our Benefits Advice Service we have many projects which deliver one to one support. These include:

Food insecurity Project

The project focuses on individuals and families experiencing food poverty for an extended time period and aims to reduce food poverty within West Lothian.

The project works closely with the West Lothian Food Network and provides co-located outreach sessions in a number of locations including the Vennie and the West Lothian foodbank.

We have created an access to food page online which can help you identify food assistance in your area.



www.westlothian.gov.uk/access-to-food



Families and young people support

The team has dedicated workers who can work with families by providing a financial health check to maximise income and make referrals to other support agencies. The team will also check for any grants that may be available. The team are located in 6 secondary schools in West Lothian and referrals can be made via the schools or by self-referral.

Please contact the Advice Shop for further details. Our telephone number is **01506 283 000**.



www.westlothian.gov.uk/families-financial-support



Help with household costs

Youth Homelessness Project

This project supports young people aged 16-25 at risk of homelessness. The project works with services such as housing options team and tenancy support to ensure a holistic approach as well as linking in with all Advice Shop Services providing one to one support and assistance to young people.

Addictions Project

A dedicated project to offer support with welfare benefits, housing, energy or money advice to those with enduring drug and/or alcohol addictions. One to one support is provided.





Help with energy costs

We understand the difficulties faced by many in meeting the rising cost of gas and electricity.

Why is there an energy crisis?

As countries began to recover from the pandemic, demand for gas started to increase again and could not be met due to a shortage in supply, causing gas prices to increase from 2021. The problem was made worse by renewable sources like wind and solar producing less power and cold weather during the winter months forcing more people to turn their heating up.

This increase in gas prices forced some energy suppliers in Great Britain out of business.

More recently, Russia's invasion of Ukraine has threatened supplies and driven up prices further. Russia is one of the world's largest producers of oil and gas.

What can I do to reduce my energy bills?

We recommend that you try and reduce how much energy you currently use at home – for example, turning off the lights when you leave the room or reducing the number of times you use your washing machine in one week.

Help with energy costs

Save energy in the kitchen

- Always use the right sized pan for the job, and use the correct hob ring for each pan.
- Keep the oven door shut as much as possible and make sure the glass door is clean so you can see what's going on.
- Let warm foods cool down before putting them in the fridge.

Washing tips

- Spin your clothes on the washing machine's highest spin cycle before putting them in the tumble dryer.
- Washing clothes at 30 degrees rather than higher temperatures will save energy and money. Modern washing powders and detergents work just as effectively at lower temperatures.
- Wait until you have a full load before putting on a wash.
- Try to minimise unnecessary washing by hanging up clothes to air after using them. This way you can get the maximum use out of each item before needing to wash it.

In the bathroom

- A quick shower (less than four minutes) will use less energy than taking a bath.
- Check that your fan is only set for the time needed to clear condensation and smells from the bathroom.
- Invest in a shower timer to help you see how long you spend in the shower – shorter showers use less energy!
- Don't leave the taps running continuously while you brush your teeth, shave or wash your face – fill the basin or just turn the taps on when you need them.

In the hallway

- Fit draught excluders around the front door, and over the letter box and key hole.
- Putting a curtain over the front door helps keep the draughts out.
- Get into the habit of closing all the doors to keep the heat in each room.



Extra hot water tips

- Power showers can easily use as much water as taking a bath – consider fitting an aerated or low-flow showerhead to cut down water use.
- If you have a hot water tank, try to set your programmer to best match the times of day when you use hot water, so you're less likely to heat water when you don't need to.

In children's bedrooms

- Remember to turn off TVs, DVD players, laptops and games consoles.
- If your children need a night-light make sure it's a low energy bulb the very lowest wattage should be enough.
- If you are thinking about buying a new computer, a new laptop typically costs less per year to run in energy than an old desktop computer (and takes up less room)
- Encourage your children to turn off equipment at the socket by making it easy to access the switch.



Lighting tip

• Replacing all bulbs in a typical home with LED equivalents will cut your lighting bill.

Help with energy costs

In the living room

- Draw the curtains at dusk to keep the heat in.
- Don't leave things switched on or on standby when not in use.
- Get into the habit of turning off the television at the socket and not leaving it on standby.
- You can buy mains controllers which do this by remote control.

In the bedroom

- Towel-dry your hair thoroughly to cut down use of your hairdryer.
- Use a hot water bottle to warm the bed up, rather than an electric blanket.
- Don't leave your phone charging all night it should only need a couple of hours.
- During winter, set the heating to switch off a while before you go to bed – that way it won't stay on unnecessarily once you're all tucked up.
- Set your heating to come on a bit before you wake up but time it so that it switches off again before you leave.

How can the Advice Shop help?

West Lothian Council's Advice Shop have been at the forefront of customers calls and concerns since the last record price increase in April. They have put in place measures to try and reduce the effects of this and prepare households for the next wave of record increases.

Referrals to Energy Advice have increased from 494 from April -June 2021 to 2,115 from April - June 2022.

West Lothian Council Energy Grant

A one-off £100 payment to help West Lothian households in fuel poverty struggling to manage increased energy costs. Applications can be made online on the Council's website or by contacting the Advice Shop.

WLC Disability Energy Grant

This is a grant available to the people of West Lothian who have additional energy costs due to mains powered medical equipment. Customers must evidence that they are experiencing fuel poverty but also that they require medical equipment that adds to their energy costs. i.e oxygen supplies, chair hoists etc.

Customers can call the Advice Shop to discuss the equipment they use and the additional energy cost this incurs. A one-off discretionary grant can be awarded up to a maximum of £150 per household.

Fuel bank Foundation Vouchers

The Fuel Bank Foundation is a charity which offers fuel vouchers to those with pre-payment meters who are off supply or about to selfdisconnect. These vouchers are for £30 in summer months and £49 over the winter months. The Advice Shop can refer pre-payment customers to this charity for emergency help however there is a limit to the number of times a person can apply.

Help with energy costs

How are my energy bills calculated?

There are two elements to your energy bill -

Standing Charge - which is a fixed daily rate

Unit Charge - for each unit of energy (kWh) that you use

These make up the total you are charged.

Each supplier decides how they will allocate costs between the standing charge and unit charge.

Standing charges can vary between suppliers and tariffs. Reducing the standing charge will often result in a higher unit cost and vice versa.

What are standing charges?

Standing charges are set by suppliers and cover their fixed costs such as transporting gas and electricity to your home. Standing charges need to be paid no matter or how much or how little energy you use.

How are direct debit amounts determined?

Energy companies look at a number of factors in determining your direct debit amount. If you are an existing customer, this will include your previous consumption or your expected consumption based on historic usage information. If this information is not available they will look at your property type and how many people live there and estimate how much they think you will use over the course of the year. They will also take into account the tariff you are on and whether you are in credit or arrears.

The total is then divided by 12 for monthly payments or by four for quarterly payments.

When do I need to give a meter reading?

Energy companies look at a number of factors in determining your direct debit amount. If you are an existing customer, this will include your previous consumption or your expected consumption based on historic readings.

Warmer Home Scotland

The Advice Shop have a partnership with Home Energy Scotland and can make referrals for home owners and private tenants who are looking for grants/loans/information on energy efficient upgrades they can get for their property.

This can include funding for boilers, insulation and solar panels.

Warm Home Discount

01506 283 000.

Energy Suppliers will soon be opening their application for the Warm Home Discount. This is a benefit paid by energy suppliers to vulnerable customers who meet their criteria.

> If you need support with the increasing costs of living you can contact the Advice Shop to see what support is available to you. You can request a referral online at www.westlothian.gov.uk/adviceshop or call



Save on heating

- Make sure all windows and doors are closed before turning the heating on.
- Reduce your office temperature settings by 1°C. It's unlikely that anyone will notice and you could cut your heating bill by as much as 10%. However, remain aware of minimum working temperature guidance.
- Don't allow colleagues to tamper with your heating controls. Instead, appoint a member of staff to have responsibility for them – and make sure all staff know who the appointed person is.
- Use timers and temperature control sensors. For example, an optimiser sensor fitted externally to your office building can set heating controls to warm up the office before staff arrive and shut off heating controls once the building is at the optimum temperature, avoiding overheating or the need to open windows.
- Set your heating controls settings to take account of shift patterns and different seasons that have different heating requirements.
- Make sure fans and pumps do not operate when buildings are unoccupied, except where they are needed for preheating.
- Turn off heating in unoccupied areas (such as meeting rooms, storage areas).
- If your office requires heating and cooling, you could make big savings by properly specifying a 'dead band' in which neither the heating nor cooling system is turned on. For example, heating turned off above 21°C and cooling turned off below 25°C has a dead band of 4°C. A dead band of 0°C or only 1°C will use significantly more energy. This is especially important if your office has heating and cooling provided by separate systems where there is an extra risk of the two working against each other.
- Ensure heaters and radiators are kept clear by not covering them or placing furniture in front of them. This will enable them to heat up your office more efficiently.

- Regularly service your heating system a serviced boiler can save up to 10% on heating costs.
- Fit external doors with spring-loaded door closers to make sure they are not left open.
- Insulate pipework under suspended ground floors and in the cavity above suspended ceilings as heat loss can be considerable in these areas.
- Draught-proof roof lights, doors and single-glazed windows to stop heat escaping from your office. Lost heat is wasted heat.
- Find out how the heating system for your office works and make sure you are taking full advantage of built-in energy efficiency functions.

Save on lighting

- Areas where people work need to be bright enough to allow them to work comfortably. The same applies to areas where your customers visit. But have a look at other areas such as corridors and toilets – these should not need to be so bright for as long or as often.
- Encourage staff to only switch on the lights that they need rather than the whole floor area.
- Switch off lights in unoccupied rooms such as store rooms, photocopier rooms, archive stores and kitchens.
- Get everyone into the habit of switching lights off when they leave these rooms. Ensure lighting controls are clearly labelled, especially if they are grouped together.
- Labelling should be easy to understand to encourage staff to turn off lights on sunny days or when part of the office is unoccupied.
- Make sure lights can be switched off manually (particularly near windows). Installing zone controls and daylight sensors ensures that lights are switched on only when necessary.
- Encourage staff to open the blinds and use natural light wherever possible, rather than turn on the lights.

Encourage energy-saving behaviour

- Make use of resource efficiency at work training package to teach your staff about the importance of saving energy in your business. It's ideal for use as part of a new employee's induction or as part of your annual refresher training.
- Set up a green team. One of the simplest ways to create change in your business is to encourage a dedicated group of colleagues to lead the fight against energy inefficiency.
- Keep your staff motivated in the fight against energy waste.
- Fit energy efficient lighting. If you fit energy-efficient lighting such as compact fluorescent lamps (CFLs), slimline tubes or light emitting diodes (LEDs), you can typically make immediate savings of up to 75%. These products also last up to ten times longer, reducing replacement and waste disposal costs. Using tri-phosphor coated tubes gives a more natural, brighter light.

Lay the groundwork

- Conduct an energy audit. A quick site walk around can often reveal lots of energy-saving opportunities.
- Measuring and monitoring your energy usage is the essential first stage in any bid to save energy.



Visit **businessenergyscotland.org** to download a free guide that has everything you need to conduct a full energy audit of your business. It will also help you to prioritise your opportunities, and where necessary, secure the support and funding you need to make them happen.



General advice for business

- Encourage staff to turn their computer monitors off if they are going to be away from their desks for more than 10 minutes – and certainly encourage them to turn off their PCs, monitors and communal equipment at the end of the day.
- Get back to basics with a tea rota for teams. Instead of boiling the kettle five separate times, take it in turns to go and make a big round.
- Take advantage of technology that allows employees to work from home when appropriate. And with fewer employees in the office, you can spend less on lighting and heating/cooling.
- Some chargers continue to draw power when they're plugged in, so unplug them when not in use.



www.businessenergyscotland.org



Struggling to pay your energy bills?

• If you're struggling to afford your gas and electricity bills, Citizens Advice recommends contacting your supplier directly and offering to come up with a payment plan.

Low Carbon/Energy Efficiency Grant

- This fund will assist businesses with barriers unique to their own netzero journey.
- Successful applicants will get a grant of up to £10K and must demonstrate one or more of the below outcomes:
- Assist business to overcome barriers in achieving emission reduction
- Help businesses implement new business processes that evidence a clear link to emissions reductions
- Implement strategic changes identified from consultancy support
- Support business to promote their "green credentials"
- Facilitate business pivoting into a new market within the net zero landscape

Criteria

- Business must employ minimum 5 staff
- Have been trading for one year
- Has growth potential over 3 years
- Business must have taken steps to or have already completed a carbon footprint calculation
- Ideally the fund will support changes to reduce emissions identified within scope 3 of the Green House Gas protocol



Help with school costs

Education Maintenance Allowance

£30 per week can be paid to pupils staying on at school beyond school leaving age. Students on Activity Agreements (HYPE agreements), who are Home Educated, attend Donaldsons, Moorehouse or are estranged from parents or in care of the authority can also be paid. Financial thresholds apply.



www.westlothian.gov.uk/ema



School Clothing Grants & Free School Meals, Scottish Government Bridging Payments, School Holiday Meal Payments

A school clothing grant of £150 primary and £180 secondary is paid to those on qualifying benefits, and depending on the award of additional free school meals parents/carers may automatically qualify for £3 per day school holiday meal payments and a £130 per child Scottish Government Bridging Payment.

www.westlothian.gov.uk/mealsandclothing



Winter Clothing Grant Payment

A payment of £80 will be made to households in receipt of a School Clothing Grant in January 2023 to assist with the cost of winter clothes. Details will be emailed to those eligible in due course.

Help with school costs

U22 Free Travel

If you are 5-21 years old and live in Scotland then you are eligible for free public bus travel from 31 January 2022, no matter your nationality.



www.westlothian.gov.uk/young-scot-card-with-travel



Young Scot Card

The Young Scot Card is a free electronic smart card for everyone aged 11 to 26. All card holders between 11 - 26 can get discounts and rewards from participating companies. Cards can also be used as proof of age.

www.westlothian.gov.uk/Young-Scot-Card



Other Support

Macmillan Cancer Support

West Lothian Council is working in partnership with Macmillan Cancer Support to provide a number of services to support people affected by cancer. Whether you have a cancer diagnosis or someone close to you is affected by cancer, we can help.

www.westlothian.gov.uk/macmillan



Non-Residential Care Financial Assessments

West Lothian Council supports individuals to live at home independently, safely and for as long as possible. To help us continue providing non-residential social care and support to as wide a range of individuals as possible, everyone who undertakes an outcome-based assessment of needs will be financially assessed to determine whether they should make a financial contribution towards the cost of their assessed eligible non-residential care and support charges.

> www.westlothian.gov.uk/Non-Residential-Care-Financial-Assessments



Other Support

Libraries, Partnership Centres and Community Centres

A welcome awaits you in our libraries, partnership centres and community centres where you can participate in multiple activities.



www.westlothian.gov.uk/your-library



For partnerships centres and community centre please visit **www.westlothian.gov.uk** and search the community centre/ partnership centre you are interested in.

Examples of what is available include:

- Access to free public Wi-Fi
- Read in the library or choose books to take home
- Have free access to computers
- Make use of our Jigsaws and Family Board Games
- Join a book group
- Access advice and support
- Take part in sports or keep fit classes
- Take up a new hobby
- Learn a new skill
- Relax in a safe and friendly environment within the library spaces
- Make new friends

West Lothian Council - Customer Information Service (CIS)

The council's face to face enquiry service is located within nine towns and villages across West Lothian. Our officers can answer questions, process requests for assistance, help with council correspondence, provide advice and information, make referrals to other services and organisations and support you with online digital access.

If you need to speak to an officer please make an appointment by phoning **01506 280150**.

The phone line operates 9am - 4.30pm Monday to Thursday and 9am - 3.30pm on a Friday.

We look forward to welcoming you.



www.westlothian.gov.uk/cis



Other Support

West Lothian Council -Customer Service Centre

The Customer Service Centre (CSC) handles telephone, email and online enquiries on a wide range of council topics.

The main contact telephone number for the Customer Service Centre is **01506 280000**.

Customers can phone with enquiries Monday - Friday 08:00-17:00; thereafter there is an 'out of hours' service for urgent or emergency situations.

Customers can also contact the council by email for non- emergency situations at: **customer.service@westlothian.gov.uk**

Online forms for self- service are available the West Lothian Council website: **www.westlothian.gov.uk**

Useful contacts



📜 Citizens Advice Bureau West

I othign 01506 432977

www.cabwestlothian.org.uk



Affordable Credit West Lothian

For details on local Credit Unions & Conduit Scotland visit:

www.westlothian.gov.uk/affordable-credit



Advice Shop - Benefit Entitlement, **Debt, Energy and Housing Advice**

Advice.Shop@westlothian.gov.uk

01506 283000



🔉 🔲 Benefits Team – Housing Benefit & **Discretionary Housing Benefit**

www.westlothian.gov.uk/benefits

01506 280000



Scottish Welfare Fund – Crisis **Grants & Community Care Grants** www.westlothian.gov.uk/scottish-

welfare-fund

01506 280000



Council Tax – Council Tax discounts, exemptions and reductions

www.westlothian.gov.uk/council-tax

01506 280000



CAB West Lothian - Benefits, Debt, Work, Immigration, Law & Courts

www.cabwestlothian.org.uk

01506 432977



www.socialsecurity.gov.scot 0800 182 2222



The Department of Work and Pensions www.gov.uk

UC Helpline 0800 328 5644



www.westlothian.gov.uk/ article/30864/Housing

01506 283000

Please note:



Information can change at short notice. We regularly update our online HUB with the

latest information. www.westlothian.gov.uk/ costofliving