

# Futures in focus

Cost of living special:  
support and advice



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# Intro








There's been a lot in the news about the energy crisis, rising food costs and other pressures on the cost of living, and the understandable uncertainty this causes. At Futures, we don't want any of our customers to struggle to stay safe, warm and comfortable in their homes. While we can't control what happens in the wider world, we can provide you with as much information as possible to help you during this challenging time.

To help, we've put together this special edition of **Futures in focus** to highlight ways you can save energy and money this winter. As well as helping you with your bills these steps support our goal to be more sustainable and ready to face the future. If you're worried about your financial situation, please contact our [Money Advice Service](#) to find out how we can help.

You can also visit the Government's website, [helpforhouseholds.campaign.gov.uk](https://helpforhouseholds.campaign.gov.uk), which has lots of information about what support schemes and measures are in place to help you with the increased cost of living.



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# Futures, bpha and Flagship Group end partnership talks



After six months of detailed discussions, talks between Futures, bpha and Flagship Group to try and form a new 60,000 home landlord have come to an end by mutual agreement.



Since announcing talks in April, the economic and financial environment has changed hugely and the impact of this means that the three organisations could no longer achieve the goals we'd set ourselves for joining forces.

For our customers this now means we continue as we were before with our focus remaining firmly on providing great homes and services across the East Midlands. We have also learned a great deal from our potential partners during the months of talks and this will help shape and improve the work we do in the years ahead.



# Taking care of your emotional wellbeing

During times of uncertainty and stress, it's normal and natural to feel distressed, anxious and unsettled. We know that it's difficult when you're trying to keep lots of plates spinning and when you're worried about money or employment, it can have a significant impact on your mental health and wellbeing. You're not alone, and support is out there. If you're struggling with feelings of stress, anxiety, low mood or you're just not quite feeling yourself, you can contact any of the following organisations to get help:






Your GP can give you initial advice and refer you for additional support from services such as talking therapies.



Charities and support groups, like the Samaritans, [SHOUT](#), [Mind](#) or [CALM](#).



Your local 'improving access to psychological therapies' (IAPT) service, which allows you to self-refer for targeted mental health support like counselling or cognitive behavioural therapy (CBT):

-  Derbyshire IAPT service
-  Northamptonshire IAPT service
-  Find an alternative local IAPT service.

If you're worried that you might harm yourself, you can also call your local urgent mental health helpline using the following link:

[nhs.uk/service-search/mental-health/find-an-urgent-mental-health-helpline](https://nhs.uk/service-search/mental-health/find-an-urgent-mental-health-helpline)

For more general help and advice check out our support articles on [looking after your wellbeing](#) and [tackling loneliness](#).





# Energy saving tips

Ten things you can do to help lower your energy use:



01

If you can, turn your thermostat down by one or two degrees (the recommended range for a thermostat is 18-21C). Don't set it too low, just to a comfortable temperature. You can wear extra layers of clothing to compensate for a small difference in room temperature.



02

If your radiators have thermostatic valves, you can turn them down from the highest setting, for example from six to three. This will allow you to focus heat in the areas where you spend most time and keep other areas cooler. Do not turn them off completely though, just lower or set at the lowest setting in any rooms you're not using and keep the door shut.



03

Close your curtains when it starts to get dark and tuck them behind any radiators to retain heat. Avoid covering radiators with clothing or having furniture up against them.



04

If you've got a heating only boiler (with a hot water cylinder in the airing cupboard), set your hot water to come on in the morning and evening only. For a family of four in a three-bed house, 1.5hrs twice a day should give you enough hot water and allows for a couple of baths.



05

Reduce the flow of your hot water to half when running a hot tap, particularly if you have a combi boiler. And don't waste the cold water that comes from the tap at first.



06

If you are on Economy 7 (electric immersion) heating make sure you take advantage of the cheaper electricity and only use the 'peak time heater' in an emergency if your off-peak heater fails.



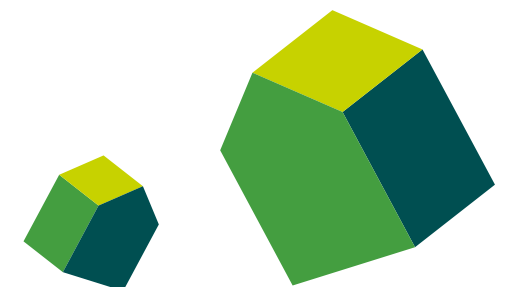
07

You may be tempted to use candles to light your home or start a fire in a long-disused fireplace to save on gas and electricity. But naked flames can be very dangerous. Check your local fire service's website for advice and information first.



08

Keep your time in an electric shower as short as possible. Showers are probably the most powerful electric appliance in your home and cost a lot if you like to take a long time. If your cylinder is already full of hot water it may be cheaper to have a bath if you want to relax a while.







09

Try to get out of the habit of filling the kettle all the way up. Just boil what you need and you'll save.



10

Turn off any devices in standby mode and lights in rooms not in use. Microwaves, chargers, set-top tv boxes and other devices can use a surprising amount of power on standby.

## Extra help for gas-free homes

Hidden among the many government announcements about help with heating costs during the cost of living crisis is news about extra help for homes that don't have a mains gas supply. If you heat your home with oil, coal or liquid petroleum gas and don't have a mains supply, you look set to be entitled to **an extra £200** on top of the existing fuel payments this winter.

Details hadn't been released on how the scheme would work at the time of going to press, but it's expected that the money will come in the form of an extra payment from the Government into your electricity account to offset your other fuel costs. While most Futures homes do have gas heating, a small number don't so you may be eligible if you are in one of those properties.



**Keep an eye on the news and the Government's website ([www.gov.uk](http://www.gov.uk)) for more information.**

# Your guide to a low cost and low waste kitchen

Across the UK we throw away mountains of food every single week, contributing to greenhouse gas emissions and higher food bills. There are lots of easy things we can all do to reduce food waste and how much we spend that don't cost the earth.

Get started with our eight-point guide and share with family and friends to spread these great green habits.



## 1. Batch cooking

Batch cooking is a great way to make healthy and hearty meals, reduce meal costs, minimise waste and save time cooking – leaving more time to enjoy meals. Use your weekends to batch cook some staple recipes and store them in the freezer. BBC Good Food has a shelf load of [batch cooking recipes](#), including [freezable](#) and [vegetarian batch cooking recipes](#).

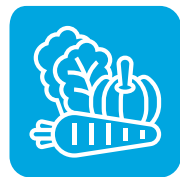
To save on washing up, as well as reduce waste and save energy, check out these [one pot recipes](#).





## 2. Plan ahead

Planning can make the difference between a wasteful week and a waste-free week. Get everyone to list their favourite meals that they enjoy and use this as a base for your shopping list. This way you only buy what you need and can plan your meals around seasonal and local foods. Before your shop, take a 'shelfie' – a photo of your fridge and cupboards to remind you of what's there.



## 3. Don't overlook wonky veg

Look out for 'wonky' veg boxes in the supermarket or online – the veggies are still perfectly good for cooking and eating, they're just not as pretty as their main-shelf counterparts and often much, much cheaper!



## 4. Love your leftovers

Reducing your kitchen waste doesn't mean you have to change your whole lifestyle. Small, simple changes can make a big difference. So, before you banish it to the bin, ask yourself...

-  Can you eat it?
-  Can you compost it?
-  Can you reuse it?
-  Can you recycle it?

**Best before** – while you should always consume food before a 'use before' date, best before dates are more of a guide. If it smells ok and tastes ok, it's probably still safe to eat.

**Swap it smoothie** – use fruit skins and ends, leftover greens and even apple cores in your next zero waste smoothie. Just remember to remove the apple stalks.

**Homemade stock** – collect leftover veggie peels to make a homemade stock, great for soups, curries and pasta dishes. This also works with leftover meat and fish.

**Grow it, don't throw it** – rather than throwing away the ends of lettuces, cabbage and other leafy greens, save the root base and sit it in a shallow dish of water until roots form then plant it in a pot to grow your own fresh veg from scraps. The BBC has lots of similar money-saving tips like this to use up leftover ingredients.



## 5. Eat sustainably

Food production contributes to around a quarter of global greenhouse gas emissions and is responsible for almost 60% of global biodiversity loss. Reducing our meat, fish and dairy intake is one of the most effective ways to reduce our impact on the environment. You don't have to go vegan or vegetarian to make a difference but just trying new vegan or veggie recipes helps reduce your impact and keep things exciting in the kitchen. Start with trying Meat Free Monday.



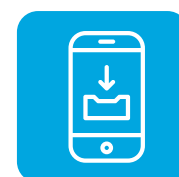
## 6. Shop local

Shopping locally and eating seasonally is a great way to add variety and reduce our carbon footprint. Food grown locally and in season doesn't have as far to travel as imported fruit and veg. Just ask your local greengrocer for advice. You can also get fresh fruit and veggies from community allotments or community larders. Community larders are a great way to meet new people in a friendly environment and get food that might otherwise go to waste. Contact us to find out more.



## 7. Reduce packaging

Cook from scratch and try to buy loose ingredients to reduce your use of packaging. This approach also means you can just buy the right amount you need for your recipe. Your local greengrocer and supermarkets usually offer plastic-free packaging. You can also use a reusable box and thermos cup for packed lunches.



## 8. Apps fighting food waste

Anti-food waste app Too Good To Go lets you rescue delicious, unsold food from businesses at a reduced rate that would otherwise go in the bin. Farmdrop connects you with sustainable local farmers. Olio helps to connect neighbours with local retailers, so surplus food can be shared and you can recycle kitchen scraps and find neighbours with a compost bin, via sharewaste.com.



**If you're worried about not having enough money for food, contact our Money advice team for support on 0300 456 2531 or email [moneyadvice@futureshg.co.uk](mailto:moneyadvice@futureshg.co.uk)**



# Smart meters



Smart meters are the new generation of gas and electricity meters, replacing traditional meters, including prepayment meters. Every home in Britain will be offered a smart meter by their energy supplier, at no extra cost, between now and 2025.

## What are they?

Smart meters take regular readings and share these wirelessly, through a secure network, with your energy supplier at least once a month. The set-up includes a digital display that gives you information in real time. This means that as well as knowing and understanding how much you're using, your bills will be accurate, rather than estimated and there's no need for manual meter readings. With a smart 'Pay as you go' meter, you can top up in the comfort of your own home by phone, website or app.

## How to get one

Your energy supplier will be in touch when your smart meter is ready to be installed. To find out more now, contact your energy supplier directly or [here](#). If your energy supplier is using a different company to install the smart meter, they'll let you know who they are and when they're coming.

## Why should you get one?

With rising energy costs, it's never been more important to know how you are using energy and what you are paying. You'll get real-time feedback to see which home appliances use the most energy and manage your costs better. Plus, the more smart meters we have, the more information the nation will have to help us better integrate renewable power, such as wind or solar, and reduce our reliance on fossil fuels, which will dramatically reduce our overall carbon footprint. Visit [Smart Energy GB](#) to find out more.

# Money advice in action



Malcolm lived in a three-bedroom council house with his parents for 35 years. But when they passed away the council told him that he needed to move out so that the property could be reallocated to another family.



With the help of Futures I managed to find another, smaller property to move to, but I had nothing. I'd also never really had to think about finances or budgeting until then, my money had always been my own. I had no idea which bills I had to pay, how much they cost or how much I needed to budget for them. It was all brand new to me. Historically, my parents and sister had always taken care of that side of things. Because of this, you could say I had a bit of a blasé attitude about paying bills and I got into debt with the council for not paying my rent.

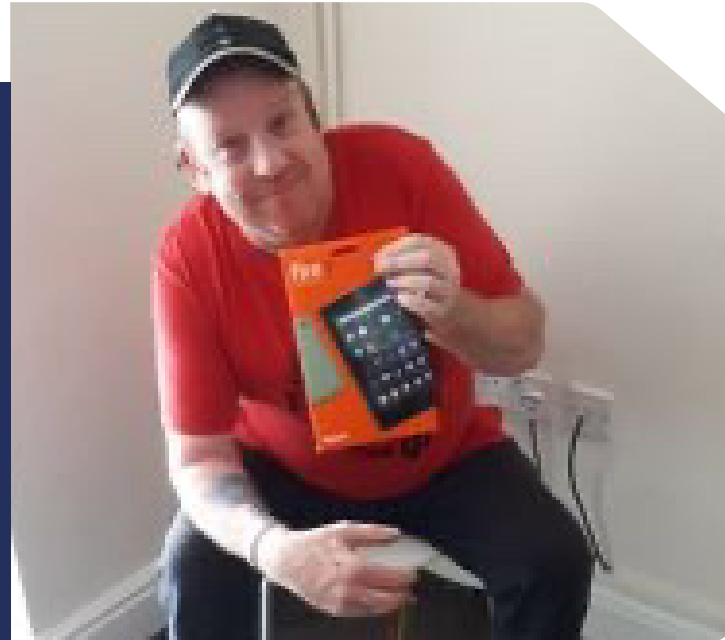
Fortunately, Louise from Futures came to visit me to see if she could help – she's been a real godsend ever since that first visit. She still helps me now. I'm partially-disabled, so she's helped me get my Personal Independence Payment (PIP). She helps me manage my bills too. Before I met her, I didn't even know about Universal Credit, now I'm all signed up to receive it. Louise has completely changed my life. I don't know where I'd be without her. I've been on my own for most of my life and not had to worry about money for 40 years. Being organised with my finances was something I just wasn't used to thinking about. If I wanted to go out, I'd go to the bank, get my money out and go out, and that was that.

I've had to completely change the way I handle my finances, which isn't easy when you've always done things a certain way for so long. Even though I live on my own, it's nice to know that if I need help, I've got someone to reach out to. Louise is fantastic, I really appreciate everything she does.

**! If you need help with accessing financial support contact our Money Advice Service today.**

# What community means to you

We're always on the lookout for ways to engage with our customers and understand your opinions. Throughout August, we asked you to let us know what community means to you, and as a thank you for sharing your views we held a prize draw for an Amazon Fire 7.



Lots of you told us that the key feeling of community was a **sense of belonging** and having people around to call on for help or look out for you. Also, to be able to help others who may be less fortunate or in need.

Another theme was around people getting along as neighbours and caring about where they live and having a neighbourly sense of pride for their area and homes. As we plan more consultation opportunities the findings from this and future surveys will be used to help us continue our understanding of what's important to our customers. It will also assist in evolving our community-based approach and partner agency relationships, and in delivering complementary services. Our prize draw winner was Darren, from Peterborough, pictured above.



*"It means people getting along and looking out for each other."*

*"A sense of belonging, neighbourliness, being supportive, sharing, helping. Combating loneliness by providing a social connection in times of trouble."*



*"A community means a group of people coming together for those who need it most. Whether that be support from a charity, a group of friends or even a stranger. They will not judge you, or your situation and will be there to listen."*

# Gas safety check

Like all landlords, we have to carry out an annual gas safety check in every home by law. As a customer, it's part of your tenancy agreement that you must give us access to your home to do the check. This might sound like a nuisance but it's designed with safety in mind as faulty gas equipment can cost lives.



An annual gas safety test starts with a visual check to ensure that your home's boiler and pipework is installed and positioned correctly. Your engineer will then check that your boiler is working correctly and identify any initial problems. They will remove the boiler cover to look at its components and check the boiler is working safely and efficiently. They'll also clean the components inside. The engineer will check the following:

- Correct gas pressure and flow.
- A flue 'gas analyser' will be used to make sure the boiler is burning the right mixture of gas and air and that the flue is not blocked.
- Electrical connections are clean and in good condition.
- Fans and other key components are working efficiently.
- Seals are intact.
- Electrodes are in a good condition.
- Safety devices are checked.
- Condensate trap and pipe is not blocked.
- Water and gas pipework are not leaking.
- Smoke and carbon monoxide alarms are working correctly, test correctly and in date.
- Whether any other types of fuel-burning appliances are installed that we might not know about.
- Your gas cooker, if installed, visually checked and safety devices confirmed.

Of course, this is just an annual routine check. So if you have problems with gas equipment at any other time of year you need to take action quickly, especially if you can smell gas. Find out more about how you can protect yourself and your loved ones [here](#).







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