

MONEY HELP

There are a lot of sources of financial help available, the details of many of these you will find at Braintree District Council or Essex County Council (if you have access to the internet). Alternatively, you could phone some of the advisory organisations such as Citizens Advice Bureau (details below).

Save money on heating oil

You may be able to save money on heating oil by joining an oil buying syndicate such as the Rural Community Council of Essex (RCCE) community oil buying scheme via Affinity Ltd, The Oil Club or Boiler Juice.

RCCE Fuel Syndicate – Affinity Ltd offers a payment plan, via Direct Debit, to help spread the cost of oil across a 12-month period. If your oil delivery exceeds the amount in your plan, you will be invoiced for the difference.

Package of support for pensioners

Pensioners in receipt of means tested benefits or council tax support will receive extra funding.

Eligible pensioners will receive £80 to help with household bills and shopping. This will be paid into their bank account.

Pensioners who do not share their bank details with their local council will receive a £80 supermarket voucher by post. This can be used at their nearest supermarket.

Get specialist energy advice

You could get help from a specialist energy advisor if you are finding it hard to pay energy bills or have debts with energy suppliers. They might be able to help you get a grant to improve your home's energy efficiency. Visit Warm Homes Essex or contact the

Citizens Advice Warm Homes team on 0300 3033 789.

Energy Grant

A £400 government grant for all domestic energy customers will appear as a credit from energy suppliers from October 2022 onwards. This is known as the Energy Bill Support Scheme.

Visit Energy Saving Trust to find out how you can save money on your energy bills.

Funding for energy efficient improvements

If you're an Essex homeowner with a household income below £30,000, you may be eligible for £10,000 funding to make energy efficient improvements to your home through the Sustainable Warmth Scheme.

Council Tax

The government has introduced a £150 Council Tax rebate. If you live in an eligible property and you pay your council tax by direct debit, your local council will generally make the payment directly to your bank account. Payments started in April 2022. If you live in an eligible property and you do not pay your council tax by direct debit, contact your local council.

You could be eligible for a Council Tax Reduction if you're on a low income or claim benefits. You can apply if you own your home, rent, are unemployed or working.

Funding towards household costs

Anyone living in Essex can apply for the Essex Essential Living Fund. You will need to answer questions about your income, earnings and savings. You also need to give proof of your financial situation.

The Essential Living Fund can help pay for:

- furniture
- household furnishings
- white goods
- clothing and footwear, including school uniforms in exceptional circumstances
- general living expenses such as groceries, nappies, toiletries and money for pay-as-you-go fuel meters

You must live in Essex and apply for the fund through Southend Borough Council.

Discretionary Housing Payment

If you need extra financial help with your housing costs you can apply for a Discretionary Housing Payment. You must be in receipt of either Housing Benefit or Universal Credit that includes a housing element to apply.

Universal Credit

Universal Credit is a payment to help with your living costs. It's paid monthly.

You may be able to get Universal Credit if you're on a low income or need help with your living costs. You could be working (including self-employed or part time) or be out of work.

To claim you must:

- live in the UK
- be aged 18 or over (there are some exceptions if you're 16 to 17)
- be under State Pension age
- have £16,000 or less in money, savings and investments

Transport

Fuel duty for petrol and diesel has been cut by 5 pence per litre across the whole of the UK until March 2023. It saves £100 for the average car driver.

You can get up to a third off train fares with a railcard in Great Britain, saving up to £142 a year on average.

You may be eligible for a Jobcentre Plus Travel Discount Card if you're on Universal Credit.

In England you can get a bus pass for free travel when you reach the State Pension age.

If you're disabled then you may be eligible for a disabled person's pass if you live in England.

Saving money on NHS prescriptions

If you need regular prescriptions, you can save money by buying a prepayment certificate. You'll pay a fixed price for either 3 or 12 months. This will cover the cost of all the prescriptions you need in that time.

You can buy a prepayment certificate for unlimited prescriptions for:

- £30.25 for 3 months
- £108.10 for 12 months - you can pay this in 10 instalments of £10.81

You can buy a prepayment certificate on the NHS Business Services Authority website.

Check if you can pay less for your TV licence

If you can't afford to pay for a TV licence up front you can pay weekly, fortnightly, monthly or every 3 months. You won't save money but spreading the cost will make payments more manageable.

Read more about different ways to pay on the TV Licensing website.

If you don't watch live TV and don't use the BBC iPlayer you might not have to pay for a licence. Check if you have to pay on the TV Licensing website.

Check if you can get a free TV licence

You might be able to get a free TV licence if someone in your household gets Pension Credit.

To get the discount, both of the following must apply to the licence holder:

- they're 75 years or older
- they get Pension Credit or have a partner living at the same address who does

Broadband

Several broadband providers are offering social tariffs to help low-income households stay digitally connected. Residents who receive Universal Credit or other benefits could save up to £144 a year on their broadband bills.

Find out more about the campaign at www.essex.gov.uk/broadband

Check if you could save money on your water bills

If you have a water meter you'll only pay for the water you use. Use the Consumer Council for Water calculator to check if having a water meter installed could save you money.

If a water meter doesn't save you money you can change back within 12 months of installation. After 12 months you can't go back to unmetered billing.

If you're on a low income you might be able to get a cheaper rate from your water company. This is called a social tariff. Find out more about social tariffs on the Consumer Council for Water website.

If you already have a water meter or are waiting for one to be installed

You might be able to get help from the Watersure scheme. The scheme caps bills so you'll never pay more than the average for the area.

You might be able to join the scheme if you're getting benefits and:

- you have 3 or more children under 19 living in the home with you
- you have a medical condition that requires extra water

Short Term Benefit Advance

Most benefits can be paid early. This is known as a *short term benefit advance*.

You might be able to get your benefit paid early if:

- you've claimed a benefit and are waiting for the first payment
- your benefit has been increased but you haven't had the new amount yet
- you've been told you won't be paid on the usual date

A small amount will be taken off future payments to pay it back - usually for 12 weeks.

You can't get a benefit paid early for:

- Housing Benefit
- Attendance Allowance
- Disability Living Allowance (DLA)
- Personal Independence Payment (PIP)
- Child Benefit
- Guardian's Allowance
- Tax credit

To ask for an advance, contact the DWP office that's dealing with your benefit claim.

You can find their contact details on any letter or email you've had from them.

Childcare Costs

If you're struggling to afford the cost of school uniform, your child's school may be able to help. Speak to them to see if they run any schemes such as a school uniform exchange or provide grants towards uniform costs.

Alternatively, you may find old uniforms in charity shops or via **Pay it Forward** Facebook pages.

Help with childcare costs

You could get help with childcare costs, including:

- funded childcare for 2-year-olds
- funded childcare for 3 and 4-year-olds
- early years pupil premium

You can also find out about more help with childcare costs which includes national funding you may be eligible for

You can get up to £500 every 3 months (up to £2,000 a year) for each of your children to help with the cost of childcare.

You may be able to claim back up to 85% of your childcare costs if you're eligible for Universal Credit, with up to £646 back each month for one child or £1,108 for 2 or more children.

Maternity Grant

You could claim a one-off payment of £500 to help towards the costs of having a child.

Clothing

Low-cost clothing can be bought from:

- Budget high street shops
- Supermarkets
- Charity shops
- Facebook Marketplace
- Car boot sales
- eBay

Or you may be able to find a local clothing exchange or swap in your local area, or why not organise one among friends or neighbours?

Sometimes clothes or children's clothes are listed on local **Pay it Forward** Facebook pages too.

Household Items

If you need new or replacement household items, there are a number of websites where people list items for free, they no longer need.

- Freecycle
- Freegle
- Pay it Forward Facebook pages
- Facebook Marketplace
- Garage sales

If you have an item that needs repairing, why not take it to a repair café? A Repair Café runs at Cornerstone Church in Black Notley.

Citizens Advice Bureau

If you're having issues with money or debt, you can:

- talk to us online about a debt problem using chat - we can usually help between 8am and 7pm, Monday to Friday
- call our debt helpline - it's available 9am to 5pm, Monday to Friday

Debt helpline: 0800 240 4420

Relay UK - if you can't hear or speak on the phone, you can type what you want to say: 18001 then 0800 240 4420.

You can use Relay UK with an app or a textphone. There's no extra charge to use it. Find out how to use Relay UK on the Relay UK website.

The debt helpline is available 9am to 5pm, Monday to Friday. It's not available on public holidays.

Calls are free from mobiles and landlines.

Community 360

An independent charity able to provide further cost saving tips and helpful signposting. Visit www.community360.org.uk/money-saving-tips or visit their Facebook page or Tel: 01376 550507

If you have any questions or require information, that is not covered by the contents of this leaflet please email qmcostoflivingcrisis@gmail.com or leave your question in the suggestion box in St Giles Church.

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