

HELPING HAND GUIDE

Our handy guide is full of tips, advice and support to help your money stretch a little further.



www.saxonweald.com

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Introduction

The cost of living can be a real concern for many of us, and at Saxon Weald, we want to help our customers where we can. That's why we've produced this handy guide, full of tips, advice and support to try and make your income stretch a bit further.



Most importantly, if you are struggling, please reach out to us. It's important not to fall behind on your rent, but our friendly team are here to listen and help ensure you are getting the support you need to manage through these difficult times.

Important!

Please note that while every effort has been made to ensure all details are correct at the time of publication, some information and support available may be subject to change.

We update our website regularly, as does the Government. For the most up-to-date information go to:

www.gov.uk/cost-of-living

https://helpforhouseholds.campaign.gov.uk/

www.gov.uk/cost-living-help-local-council

www.saxonweald.com/money-matters/energy-support



ENERGY COSTS

Help with energy costs

The following pages are dedicated to the benefits currently available, helping you understand your heating and appliances and how to use your energy the most efficiently.

Winter Fuel Payment

If you don't currently receive Pension Credit, you will not be entitled to receive a Winter Fuel Payment this year.

There may still be time to apply for Pension Credit to receive the Winter Fuel Payment this December. Pension Credit claims may be backdated up to a maximum of three months, so act now to be in with the best chance of receiving your winter payment.

To check if you are eligible and to apply visit: <u>www.gov.uk/pension-credit/how-to-claim</u> or call 0800 99 1234.

Warm Home Discount Scheme

You might be eligible for ± 150 credit towards your energy bills through the Warm Home Discount Scheme.

You can apply for the Warm Home Discount Scheme if:

- You're on a lower income
- You're getting the Guarantee Credit element of Pension Credit

You can find out more about the Warm Home Discount at: www.gov.uk/check-if-youre-eligible-for-warm-home-discount







Cold Weather Payment

A Cold Weather Payment might be available to you if you're getting certain benefits. These payments are made if the temperature in your area is forecasted or recorded to be 0° C or below for over seven days in a row. If that's the case, you could be eligible for £25 credit for each sevenday period (between 1 November and 31 March).



You might be eligible for Cold Weather Payments if you're getting:

- Pension Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit
- Support for Mortgage Interest

You can find out more about the cold weather payment at: www.gov.uk/cold-weather-payment.

If you're still worried, try speaking to your energy provider. You may be eligible for a cheaper tariff or grant depending on your income/health conditions. Ofgem has lots of advice on their website here: <u>www.ofgem.gov.uk/</u> <u>information-consumers/energy-advice-households</u>.

Breaking down your gas and electricity costs

If you're on a standard variable tariff paying by Direct Debit the average unit price for electricity will be frozen at 24.5p/kWh and 6.2p/kWh for gas.







	Previous energy price per unit (1 July to 30 September 2024)	Current energy price per unit (1 October to 31 December 2024)
Electricity	£0.22 per kWh Daily standing charge £0.60	£0.25 per kWh Daily standing charge: £0.61
Gas	6 pence (£0.06) per kWh Daily standing charge: £0.31	6 pence (£0.06) per kWh Daily standing charge: £0.32

Please note that prices are based on the Southern region rates, and have been rounded up or down to the nearest pence. Prices may vary if you pay by different means or have multi-rate energy costs.

Please note that in the following pages all running costs are estimated and will depend on the exact model you use. Please refer to the manufacturer's instructions for more detailed information.

Gas - 6p (£0.06) per kw

Costs based on a 30 kw Combi boiler: $30 \times \pounds 0.06p = \pounds 1.80$ per hour (A combi boiler is usually thermostatically controlled, meaning it is likely to be on for around 30 minutes per hour. Therefore, the average running cost should be around £0.90 per hour.

Electric - 25p (£0.25) per kwh (1000w for 1 hour)

- 1 kw heater £0.25 per hour
- 2 kw heater £0.50 per hour

Economy 7 (Off Peak Electric)

A large storage heater (3.4 kw) costs \pounds 2.00 - \pounds 3.00 per heater, to heat overnight.

- Standing charges are 5.2% more expensive on Economy 7 tariffs than Standard tariffs
- Day unit charges are usually 16.7% more expensive on Economy 7 tariffs than Standard tariffs
- Night unit charges are usually 41.3% cheaper on Economy 7 tariffs than Standard tariffs

Prices may vary so please check with your energy provider for your charges.

Cost per hour for electric heaters (standard day rate)

(Cost at 25 pence per Kw)

Room	Kw average	Cost per hour
Lounge	3	£0.75
Kitchen/dining	2	£0.50
Hall/landing	2	£0.50
Bedroom 1	1.5	£0.38
Bedroom 2	1	£0.25
Bedroom 3	1	£0.25
TOTAL (if heating all rooms)		£2.63
Electric water heater	3	£0.75

The cost of running electric heaters varies, as the thermostat works by turning on and off to maintain the set temperature. For example, using the lounge heater for seven hours could draw one hour at 3Kw then, once the room is up to temperature, the thermostat would switch the heater off, reducing the power consumption. Then when it cools down it will automatically turn back on until it reaches the set temperature.

Gas servicing with a pre-paid meter

As your landlord, Saxon Weald is required by law to ensure all gas appliances and boilers in your property are safe by carrying out a gas safety check every year.

It is really important that you allow us or our contractors to attend the appointment or, if it isn't possible for you to be there, contact us to reschedule it to a better time. If we cannot gain access to check your boiler and appliances, we will have to (by law) cap your gas supply until we can deem it safe.

If you have a pre-paid meter, it is important that it has a small amount of credit on it while we run the checks. If you are struggling, please get in touch and we will try to find a solution with you.

Running heaters at higher temperatures is likely to increase running time and costs, so we recommend that a good starting temperature would be 21°C. The minimum temperature recommended by the World Health Organisation is 18°C.

Other energy guides

Are you using your hot water/heating efficiently? There is a useful heating guide on our website: www.saxonweald.com/storage/downloads/heating_guide-1711617067.pdf

The following websites also provide lots of tips and advice on how to save energy, as well as having other money saving ideas:

Energy Trust: www.energysavingtrust.org.uk

Money Saving Expert: www.moneysavingexpert.com

Saving water = saving money too!

Whether you're on a water meter or just want to save money heating your water, there are some handy tips and free gadgets out there to help you on your way. From shower timers to water flow regulators, leaky toilet strips to cistern bags and more. Just contact your water provider or visit: <u>www.getwaterfit.co.uk</u>.

Smart meters

Smart meters measure how much gas and electricity you're using via a remote connection to your energy supplier. They come with an in-home display screen to help you visualise your energy use and support you to reduce it.



They are free and will be installed and demonstrated for you by the engineer in your home. Contact your energy provider, who will be able to arrange this with you.

Please note that some energy companies may offer to carry out an energy efficiency inspection of your home when they install your smart meter, but you don't have to take up any of the recommendations or buy any suggested products.



Costs to run other electrical household items

Appliance	Wattage average	Cost per hour based on 25p / Kw
Fridge-freezer	300	£0.08 (thermostatically controlled)
Iron	2000	£0.25 (thermostatically controlled)
Electric shower	9000	£2.25
Kettle	1800	£0.04 (per boil)
Washing machine	2100	£0.53
Tumble dryer (rough guide as it depends on your model)	3000	£0.75 (thermostatically controlled)
Oven	2000	£0.50
Microwave oven	800	£0.20
Air fryer	900	£0.23
Halogen oven	1300	£0.33
Hob (per ring)	1500	£0.38
Slow cooker	200	£0.05
Extractor fan	20	£0.05 (10 hours)
Standard lightbulb (60w)	60	£0.15 (10 hours)
LED lightbulb (5w)	5	£0.01 (10 hours)
Hairdryer	2000	£0.50
Games Console	150	£0.04
40 inch LED TV	100	£0.03

All running costs are estimated. For more accurate information, please refer to the manufacturer's instructions.

There is a handy calculator on the Citizens Advice website, which allows you to see how much energy your appliances and household electrical items cost to run. Find out what you're using here: <u>www.citizensadvice.org.uk/</u> <u>consumer/energy/energy-supply/</u>



Advice on gadgets and electrical items



Did you know that having your brightness and contrast turned up high on your

TV can use more energy? Just by turning it to eco mode, the usage can drop from 100 watts down to 50 watts. Also the bigger your TV - the more energy it uses!



Of course, remember to turn your gadgets and appliances off at the wall when

they're not in use and you could make £100s of savings over the course of a year. Leaving TVs and computers on standby, or phones and tablets on charge, uses energy that will end up costing you.





Investing in a slow cooker, halogen oven or air fryer, might cost you money in the

first instance, but using these instead of your traditional oven and hob can significantly reduce your energy usage and bills. Both halogen ovens and air fryers also reduce the heating up and cooking time too! They are easy to use and even easier to clean than your oven!

Using LED lightbulbs save 90% energy costs against older standard bulbs. Just remember to switch your lights off when you're not in the room!

Your dishwasher uses the same energy full, as halffull so wait until

you have a full load before turning on.



Support if you're struggling financially

Sometimes, you might need a little extra support after paying your bills.

What is available can vary, depending on your local council and the

supporting charities in your area. It's worth searching online for help if you can, or ask a family member or friend to help you do so if you can't go online yourself. Most information is updated on the internet regularly, so that way you can ensure you're getting the most current details. You can check what support your local council can offer at: www.gov.uk/cost-living-help-local-council.

Here's some information on support that is currently available.

Saxon Weald support

Money Matters team

You can contact our Money Matters team directly, who may be able to help you find support in your local area. Please give us as much information as possible.

Email: <u>money.matters@saxonweald.com</u>

Telephone: 01403 226000

Financial support fund

Saxon Weald has set up this fund to support our residents who need it most, with one-off payments/vouchers to help get them back on their feet.

Email: <u>money.matters@saxonweald.com</u>

Telephone: 01403 226000

Household Support fund

Most local authorities have been provided with a Household Support Fund to help those most in need and in a difficult situation. Depending on your eligibility, you may be entitled to food parcels, help



buying essential household items or support with utility bills or debts. Please get in touch with them if you are really struggling to get by.

West Sussex

Horsham District, Mid Sussex, Adur and Worthing, Arun District and Brighton and Hove.

West Sussex Community Hub

If you are in an emergency situation and have less than three days' food or medicine you can call West Sussex Community Hub on **033 022 27980**.

To apply directly online go to: www.westsussex.gov.uk/ fire-emergencies-and-crime/ coronavirus-covid-19-information/ advice-and-support/communityhub/#apply-for-support.

Southampton Council

Southampton are taking new applications to access the Household Support Fund from the middle of January.

Online: <u>www.southampton.gov.</u> <u>uk/benefits-welfare/money-</u> <u>advice/household-support-fund/</u>

Telephone: **023 9401 6642** Monday to Friday 9am to 2pm.

Basingstoke and Deane Borough Council

Online: <u>www.basingstoke.gov.uk/</u> applyhousehold-support-grantfund

Telephone: 01256 844844

Wealden District Council

Online: <u>www.wealden.gov.uk/</u> <u>benefits/household-support-fund/</u>

Telephone: 01323 443322

Lewes and Eastbourne Council

Online: <u>lewes-eastbourne.gov.uk/</u> <u>cost-of-living</u>

Telephone: 01323 415047

Lewes and Eastbourne also offer a Warm homes check service. If you're worried about keeping warm at home and you are on a low income, contact the team to get free advice and see if you qualify for help with any upgrades to things like windows, boilers, or insulation.

Text WARM to 80011 or phone 0800 464 7307.



Foodbanks and other support

Foodbanks and local charities are seeing an increasing number of people turn to them and can really help put a meal on the table when you need it most. Some offer further support with things like white goods for the home, fuel vouchers and clothing.

The Trussell Trust

The Trussell Trust is a national charity that has a list of foodbanks in your area. Get in touch and you will be given any vouchers or codes you may need. To find your nearest, go to www.trusselltrust.org/ get-help/find-a-foodbank/ or call: **01722 580 180**.

Horsham District foodbank centres

In the Horsham District, **Horsham Matters** can provide emergency food parcels to residents of Horsham District, and can sometimes offer a fuel voucher, if available.

Contact Horsham Matters by emailing <u>info@horsham-matters.org.uk</u>, or call them on **300 124 0204**.

- United Reform Church, Springfield Road, RH12 1PT Monday: 2:30pm - 4:30pm
- Horsham Matters, Redkiln Close, RH135QL Tuesday, Wednesday and Friday: 10am - 12pm
- Lavinia House,
 6 Denne Parade, RH12 1JD.
 Thursday: 4pm 6pm
 Saturday: 10am 12pm

- Pulborough Hub on the move Sports Pavilion Car Park, Rectory Close, RH20 2AJ Thursday 10am - 11am
- Storrington Hub on the move Storrington Library Car Park, Ryecroft Lane, RH20 4PA Monday & Wednesday 2pm - 3pm
- Henfield Hub on the Move, Henfield Library Car Park, Off High Street, BN5 9HN Friday 11:45am - 1pm





Community fridges

Community fridges are independent charities that work like a foodbank, providing food parcels to those in need. Here's a selection:



Horsham Community fridge

London Road Methodist Church, London Road, Horsham, RH12 1AN

Tuesday 10 am - 11 am Thursday 1pm - 2 pm

Steyning Community Fridge

The Church Cottage, Vicarage Ln, BN44 3RS

Monday 6 pm - 7 pm Thursday 10 am - 12pm

Uckfield Community Fridge

The Source/ Hub garden, Civic Approach, Uckfield TN221AL Tue, Fri & Sat: 10 am - 12 pm Wednesday: 2.30 pm - 4 pm

Littlehampton Community Fridge

Saint James the Great Church, 1, East Ham Road, Littlehampton, West Sussex, BN17 7AN

Monday: 11 am - 12 pm Wednesday: 2.30 pm - 3.30 pm Thursday: 10.30 am - 11.30 am Friday: 11am - 12pm Saturday: 10.30am - 12pm

Southampton Monty's Community Pantry

59 Montague Ave, Sholing, Southampton SO19 0QB Tel: 07493 306046 www.montys.org.uk/

More Community Fridge pop-up locations are being added all the time, so please check the Community Fridge website for more details:

https://faredivide.org.uk/ or call **0300 030 9376**.



Saving money on food

Tips on how to save money and waste less food



Here are some common reasons why we end up wasting food:

- serving bigger portions than necessary
- throwing away leftovers instead of eating them
- not keeping things in the fridge
- letting food expire without using it

And here are some ways to avoid spending too much on food:



Set a budget: When you get paid - set aside a certain amount for food.

Make sure it's realistic.



Plan your meals: Make a list of your main meals for the coming week,

including the ingredients you'll need. Check which ingredients you already have in and add the rest to your shopping list.



Think about when and where you'll shop: Shopping less often can help you

think more carefully about what you buy and save you money. Try to find the right shops for you – ones that have the types of food you want at prices that fit with your budget.



Store your food carefully: Check use-by dates. If you don't have a plan to

use something before its use-by date, can you freeze it? Batch cooking and freezing portions will also help you save money and food.



Go online: Shopping online is a good way to manage your budget, as you

can monitor how much you're spending with every item you add to your basket. You can also do this in some supermarkets using their hand scanner devices, which add up your shopping spend as you go.



Budget friendly recipes

Jamie Oliver has produced a range of budget-friendly recipes for all the family to enjoy. Go to <u>www.jamieoliver.com/family/</u><u>money-saving-recipes/</u>.

Want to save even more?

He's even created some meals for under £1 a portion! Go online at <u>www.</u> jamieoliver.com/features/budgetfriendly-dinner-ideas/ and get cooking!



Helpful apps for your phone

If you have a smart phone, there are a few apps that can help you stretch your budget a little bit further with discounted or free food, and price comparisons on fuel. Here are a few of our favourites:



OLIO connects neighbours with each other and with local businesses, so surplus

food (and other items) can be shared - not thrown away. For more information go to <u>www.</u> <u>olioex.com</u> or visit the app store on your phone.



TOO GOOD TO GO is another anti-food waste app, which lets you rescue delicious,

unsold food from businesses to save it from going to waste. For more information go to: www.toogoodtogo.co.uk/en-gb/ consumer or visit the app store on your phone.



FREECYCLE: search for free things in your area www.freecycle.org.



PETROL PRICES: there's no free fuel here, but this helpful app does let you know

the prices of fuel in your area so you can find the cheapest! Go to <u>www.petrolprices.com</u> or download the app.



FACEBOOK MARKETPLACE: search second-hand items for

sale in and around where you live.



PRE-OWNED CLOTHING APPS: rather than splashing the cash on an entirely new wardrobe, you can shop in a more

sustainable way (and for a lot less) by using apps such as Vinted and Depop.

Save money by managing your subscriptions

If you're looking to cut back on your spending, managing your subscriptions can be a good place to start. Subscriptions such as apps on your phone,

music, Amazon Prime and Netflix may be convenient, but can also be easy to forget.

- Review your transactions: Go through your bank statements and make a list of all the subscriptions you're paying for and calculate the monthly (or yearly, if you pay annually) cost.
- Cut what you don't use: If you can't see yourself using any subscriptions in the near future, you may want to consider cancelling them. You may be using a service, but feel you don't really need it. Try going without the service for a month to judge how much value it's really adding to your life.
- Look for cheaper alternatives: With the remaining items on your list, are there any cheaper options or providers that would provide a similar service?

Mental health

We know that worrying about the cost of living and debt can make some people anxious and negatively impact their mental health. Please don't suffer alone, there's lots of support available:

The Mental Health Foundation





Samaritans



www.samaritans.org

Mind **0300 123 3393** <u>www.mind.org.uk</u>





Our top money-saving tips



The microwave is generally the most efficient way to heat up and cook food it's quicker because

it reaches higher temperatures, and its smaller size (as opposed to the oven) means heat is more directly focused on the food.



Don't use your thermostat like an on/off switch. More energy is wasted heating the room

back up. Instead, you'll be more comfortable, more efficiently, if you set it and leave it on. 18-21°C is ideal, but turning down the temperature by just one degree could save up to £128 on your energy bill.



Turn the tap off when you're brushing your teeth or washing your face - it can waste

more than six litres of water per minute while it's running.



Turn your oven off for the last 10 minutes of cooking and use the residual heat to finish off

your meal. Leave the door open after cooking to let some heat into the room. Move your furniture away from radiators on the wall to enable warm air to flow more easily and efficiently around the room.



Boil your kettle less by filling a flask with the hot water, then using that throughout the day

when you make your next drinks.



You'll keep more heat in your home if you pull your curtains closed before it gets dark, with up to 15% heat loss.

reduction in heat loss.



Get rewarded for shopping - By joining the loyalty scheme at your local supermarket,

you'll enjoy points, coupons and exclusive offers in return that can free up more cash.



Cook in batches, freeze portions for another day and bulk out meals with cheaper, nutricious

alternatives to meat such as vegetables, beans or lentils.



MONEY MATTERS

Paying your rent

Falling into rent arrears could lead to you losing your home, so paying rent is a priority. There is funding out there for other costs/debts, but not for rent.

We recommend that you have a direct debit or recurring card payment set up for your pay day or benefit day. Please call us on 01403 226000 or email



Schedule your other direct debits for bills, internet, mobile phone etc to the day after your rent is paid.

If you are claiming housing benefit or have a universal credit housing element to help pay your rent, you can ask for the payment to come directly to us. This will help your own peace of mind, knowing that you are safeguarding your tenancy. We can make this request too, so let us know and the request can come from both sides.

Difficulty paying rent

Have you checked if you are entitled to more income / benefits?

Many people who are working may still be eligible for a Universal Credit top up. You can check your eligibility and possible entitlements using one of the many online benefit calculators. We recommend Policy in Practice, where they have a handy budget and benefit calculator. Go to: <u>www.betteroffcalculator.co.uk</u>. This calculator also has a great budgeting tool and offers tips on how to make savings and reduce your outgoings.

If you have any queries regarding your calculation, our Money Matters team can help you make sure you are claiming all the help and support you are entitled to. For advice or to request an appointment, please email: <u>moneymatters@saxonweald.com</u>.





Pay Rent

If you're in debt or financial difficulty

- Do ask for professional help
- Do contact our Money Matters advisers for income and benefit advice
- Do contact your creditors to explain your situation
- Do prioritise your debts and pay the most important ones first
- Do work out your budget and stick to it



- X Don't ignore letters or calls from your creditors
- X Don't borrow more money to repay debts
- X Don't arrange to make repayments you can't afford
- X Don't ignore debt, it will only get worse

We have lots more information available about debt and how we can help on our website: www.saxonweald.com/money-matters

<section-header> Additional free benefits and debt advice. Citizens Advice www.citizensadvice.org.uk 0800 144 8848 Step Change www.stepchange.org 0800 138 1111 Pay Plan www.payplan.com 0800 280 2816 If you're worried about becoming homeless, support and advice is available from Crisis at www.crisis.org.uk.

CONDENSATION

During the colder months, condensation can become more of a problem. If it is left untreated, condensation can sometimes lead to mould growth and cause damage to our homes and belongings.



Here are a few handy tips:

- Open windows to let steam escape while cooking or after showering/bathing.
- Extractor fans are very economic to run and are great for getting rid of excess moisture, making rooms easier to heat. It's always advisable to use them if you have them.
- Keep lids on pans. This helps prevent steam getting into the air and also heats your food faster, saving energy.
- If you can't dry your clothes on an outside washing line, use an airer to dry them, and keep this in a room with the door closed and window slightly open if possible. You could also dry items on hangers from a curtain rail with the window open. Avoid drying clothes on radiators, as this pushes moisture into the air and can make your boiler work harder. You should never use an electric radiator to dry clothing, as this is a fire risk.
- If there are air vents in your home, don't cover them as this prevents damp air from escaping, and can lead to an increase in condensation.

For more information, we have a handy guide on our website: <u>www.saxonweald.com/condensation</u>.

Penetrating damp, which is much less common, is caused by moisture entering the home from an external source, such as leaking plumbing or moisture from the ground. If you are concerned your property is experiencing damp or mould, please get in touch and let us know. We will investigate and get it resolved for you as quickly as possible. Please email <u>homefix@saxonweald.com</u>.

Domestic abuse

No one needs to suffer alone

If you're experiencing domestic abuse or concerned about someone you know, please talk to us. All disclosures of domestic abuse will be dealt with quickly, effectively and sympathetically, by a trained member of staff.



FOR SUPPORT

HOURGLASS HELPLINE

Providing advise and support for vulnerable older people experiencing domestic abuse.

T: 0808 808 8141

NATIONAL DOMESTIC ABUSE HELPLINE

Providing 24 hour help for anyone experiencing domestic abuse.

T: 0808 2000 247

GO TO OUR WEBSITE

www.saxonweald.com/DA-support-services





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Need help getting online?

There are a number of websites, including Barclays Digital Wings, Age UK and Digital Unite that can help improve your digital skills. They provide free and useful "how to" guides and online courses which are easy to understand.

You can also try visiting your local library. Many have digital volunteers/champions, who can help

you master digital skills.

You don't have to be a customer and the courses cost nothing!

Barclays Digital Wings

- 👩 digitalwings@barclays.com 🔕 du@digitalunite.com
- digital.wings.uk.barclays/

Age UK

- 0800 678 1602
 - Finally...

We hope you have found this information useful. Please feel free to let us know your thoughts. Email: hello@saxonweald.com

Just a reminder that for the most up-to-date information go to:

www.gov.uk/cost-of-living www.helpforhouseholds.campaign.gov.uk/ www.gov.uk/cost-living-help-local-council www.saxonweald.com/money-matters/extra-support



- www.digitalunite.com/
- 0800 228 9272







Should you require a large-font, braille, audio or OpenDyslexic font version of this document, please contact: <u>marketing@saxonweald.com</u>.

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