SAXON WEALD

Great homes, building futures

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. The government have also replaced the Household Support fund with a new fund, the Crisis and Resilience Fund (April 2026).

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

- www.gov.uk/cost-of-living
- 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

You may get a Winter Fuel Payment if you were born before 22 September 1959. This is usually applied automatically if you recieve certain benefits. To check if you are eligible and to apply visit: www.gov.uk/winter-fuel-payment/eligibility.

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/the-warm-home-discount-scheme

The fund for the scheme is available to claim from October 2026.

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 seven-day 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: www.ofgem.gov.uk/information-consumers/energy-advice-households.

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.

Online energy guides

Do you want to check you are using your hot water/heating efficiently? There is a useful heating guide on our website: www.saxonweald.com/storage/downloads/heating_guide-1776089988.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

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

Heating your home

While you might try to save costs in winter by only turning on your heating at certain times of day, this can mean you run your heaters harder as they warm up your home. This can cost more as it takes longer for cool spaces to heat up than if the heating was left running at a consistent temperature.

We recommend that a good starting temperature for your thermostat would be 21°C. The minimum temperature recommended by the World Health Organisation is 18°C.

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: www.getwaterfit.co.uk.

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!

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.

Try using your washing machine on a 30 degree setting. This could save you 40% of electricity.

Using a slow cooker or air fryer instead of your traditional oven and hob, can significantly reduce your energy usage and bills. 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 half-full so wait until you have a full load before turning on.

Gas servicing

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

It is 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
You must have 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.

CONDENSATION, DAMP AND MOULD

Some condensation in any home is normal and unavoidable, especially in kitchens and bathrooms. However, if left untreated, condensation can lead to mould growth and cause damage to our homes and belongings.

Condensation and damp – what's the difference?

Condensation is caused by warm, moist air meeting cold surfaces, such as windows and walls. 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 worried your home is experiencing damp, mould or condensation, please contact us at **hello@saxonweald.com** or **01403 226000**. If possible, please include photos of the affected areas.know. We will investigate and get it resolved for you as quickly as possible.

Tackling condensation

While damp is an issue that requires further investigation, there are some ways we can all reduce the impact of condensation in our homes:

- 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: www.saxonweald.com/condensation.

HELPING HANDS

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.

Here's some information on support that is available at the time of publishing this booklet. 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.

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: hello@saxonweald.com
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: hello@saxonweald.com
Telephone: **01403 226000**

Crisis and Resilience fund

From April 2026, the Household Support Fund has been changed to the Crisis and Resilience Fund. This fund is 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/leisure-recreation-and-community/community-hub/#apply-for-support

Southampton Council

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

Online: www.southampton.gov.uk/benefits-welfare/money-advice/crisis-resilience-fund/

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

Lewes and Eastbourne Council

Their applications open later in the year. Contact online: lewes-eastbourne.gov.uk/cost-of-living
Telephone: **01323 415047**

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 us in the first instance to receive food vouchers hello@saxonweald.com or call 01403 226000. Up-to-date information about where and when the foodbanks are open, can be found at: www.horsham-matters.org.uk/get-help-now/get-help-with-food/ or call/WhatsApp them on **0300 124 0204**.

- **United Reformed Church, Horsham**
  Springfield Road, RH12 2RG
  Monday: 2:30pm - 4:30pm
- **Horsham Matters**,
  Redkiln Close, RH135QL
  Tuesday, Wednesday and Friday: 10am - 12pm
  Thursday: 3:00pm - 5:00pm
- **Southwater The Church Room, Holy Innocents**,
  Church Lane, RH13 9BT
  Wednesday: 12:30pm - 1:30pm
- **Horsham Kingdom Faith Church**
  Foundry Close, RH13 5PX
  Thursday: 1pm - 3pm
- **Horsham LifeSpring Church,** Drill Hall,
  Denne Road, RH12 1JF
  Tuesday: 5:30pm - 6:30pm
  Sat: 10 am - 12 pm
- **Broadbridge Heath Hub on the move**
  Broadbridge Heath Parish Council Office car park, Sargent Way, RH12 3TS Monday: 11:30am - 12:30pm
- **Billingshurst Hub on the move**
  Billingshurst Library Car Park, RH14 9JZ
  Monday: 10am - 11am
- **Pulborough Sports Pavilion Car Park**,
  Rectory Close, RH20 2AJ
  Monday: 4:30pm - 5:30pm
- **Storrington Hub on the move**
  Storrington Library Car Park, RH20 4NZ
  Monday & Wednesday: 2pm - 3:30pm
- **Henfield Hub on the Move**,
  Henfield Library Car Park,
  Off High Street, BN5 9HN
  Thursday: 11:30am - 12:30pm

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

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

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

Horsham fridge Pop Ups: go to faredivide.org.uk/horsham/

Steyning Community Fridge

The Church Cottage,
Vicarage Lane, BN44 3RS

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

Uckfield Community Fridge

The Source / Hub garden, Civic

Approach, Uckfield TN22 1AL

Tue & Fri: 10 am - 12 pm
Wednesday: 2.30 pm - 3.30 pm
Sat: 10 am - 11.30 am

Hampshire

For a list of community pantries in the Hampshire area please click here: www.hants.gov.uk/socialcareandhealth/childrenandfamilies/connectforcommunities/resources/communitypantries-overview

More Community Fridge pop-up locations are being added all the time, so please check the Community Fridge website for more details: 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 www.jamieoliver.com/inspiration/healthy-budget-friendly-recipes/.

Want to save even more?
He's even created some meals for under £1 a portion! Go online at www.jamieoliver.com/features/budget-friendly-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 www.olioex.com 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 www.petrolprices.com 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.

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.

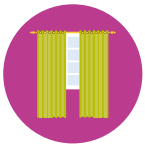
Don't use your thermostat like an on/off switch. More energy is wasted heating the room back up. Instead, you'll be more comfortable, more efficiently, if you set it and leave it on. 18-21°C is ideal, but turning down the temperature by just one degree could save up to £128 on your energy bill.

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% 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.

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

www.mentalhealth.org.uk

Samaritans

116 123

www.samaritans.org

Mind

0300 123 3393

www.mind.org.uk

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 hello@saxonweald.com to discuss what works for you, based on your income dates.

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: www.betteroffcalculator.co.uk. 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: hello@saxonweald.com.

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

- ✗ Don't ignore letters or calls from your creditors
- ✗ Don't borrow more money to repay debts
- ✗ Don't arrange to make repayments you can't afford
- ✗ 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

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 316 1833

If you're worried about becoming homeless, support and advice is available from Crisis at www.crisis.org.uk.

DOMESTIC ABUSE

Domestic abuse is defined as an incident or series of incidents of controlling, coercive, or threatening behaviour, violence, or abuse. No one deserves to be a victim of domestic abuse, but unfortunately we are seeing increasing numbers of incidents.

Saxon Weald is a member of the Domestic Abuse Housing Alliance (DAHA) and we believe everyone has a right to feel safe in their home. We can help you by dealing with your disclosures of domestic abuse, quickly, effectively and sympathetically by a trained member of staff.

We offer a non-judgemental and person-centred approach regarding any support and intervention put in place. Ensuring the safety of you and your family is our top priority, and we will be led by you on what you need to feel safe, whether that be extra locks, security lights or alternative housing.

More information and support can be found on our website:
www.saxonweald.com/da

Other organisations who can help include:

WORTH SERVICES (West Sussex)
Specialist Domestic Abuse Service
0330 2228181 or
07834 968539 (weekends)

WOMEN'S AID
0808 2000 247
info@womensaid.org.uk

MEN'S ADVICE LINE
0808 801 0327
info@mensadviceline.org.uk

CHILD LINE 0800 1111

HOURGLASS
For older people at risk of or experiencing abuse
0808 808 814

Finally...

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

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

SAXON WEALD

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

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HDN YOUR NETWORK TO DIVERSITY

OFFICIAL ADOPTER Together with tenants

disability confident COMMITTED