

EASE THE SQUEEZE



[www.braintree.gov.uk/
costofliving](http://www.braintree.gov.uk/costofliving)



Ease the Squeeze

Everyone is feeling the pinch at the moment and some people will be struggling with the cost of living more than others.

We want to provide help and support where we can, so we have put together a guide on managing money, debt management and other support available.

Our £1 million cost-of-living fund will support residents struggling with the cost-of-living crisis.

The funding, obtained via the £1m New Homes Bonus, will be spent over a two-year period and will focus on three objectives:

- To provide food security and access to essential goods across the district, making it easier for everyone to reach, including those living in our most rural areas.
- To help the most vulnerable by supporting community groups and organisations to do more. These groups are already doing some incredible work and are well placed to identify and support those who need help most.
- To enable physical and emotional health and wellbeing for anyone, especially young people, struggling to afford vital access to leisure activities and sports clubs.

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Energy Saving Tips

- Winter is the perfect time for warm comforting food such as stews, soup, slow-cooked meat and curries – so why not dust off the slow cooker? A slow cooker uses 90% less energy than a conventional oven!

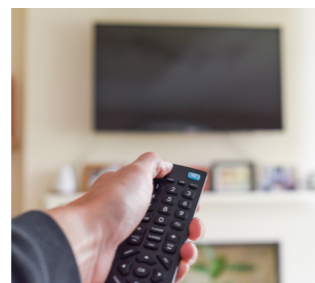


- Swap to LED lightbulbs. While they may be more expensive to buy initially, LEDs have a significantly longer lifespan than CFL or incandescent bulbs and they use far less electricity – helping to save on your energy bills.

- Draught proof your home – you would be surprised how much heat can escape through letterboxes, gaps under doors and via windows. Invest in draught excluders and close blinds or curtains to help keep the heat in during the colder evenings.

- If there are rooms in your home you don't really use, turn the radiators to the lowest setting, to save wasted energy.

- Standby mode is often referred to as vampire power – games consoles and TVs can be some of the worst culprits so turn off standby or set up an energy saving mode to save power.



- If you haven't got a smart meter, it could be worth asking your energy company for one. This is a good way to keep an eye on how much energy you're using and how your bill is shaping up. It also means you can check and document meter readings regularly to ensure you're being charged correctly.



Help With Energy Bills

Rising energy bills are a concern for many, so we have compiled information about available grants, loans and energy saving options at www.braintree.gov.uk/helpwithenergybills

Difficulty paying your energy bills

If you're having difficulty paying your energy bills, many utility companies provide help;

British Gas
www.britishgasenergytrust.org.uk

Npower
www.npowerenergyfund.com

Scottish Power
www.community.scottishpower.co.uk/t5/Help-paying-your-bill/HardshipFund/ta-p/53

Ovo
www.ovoenergy.com/help/debt-and-energy-assistance

E.on
www.eonenergy.com/for-your-home/saving-energy/need-little-extra-help/energyfund

EDF
www.edfenergytrust.org.uk

Bulb
www.citizensadviceplymouth.org.uk/bulb-energy

Anglian Water LITE tariff
www.anglianwater.co.uk/account-and-bill/tariffs-andcharges/lite

Anglian Water Assistance Fund
www.anglianwater.co.uk/help-and-advice/extrasupport/help-paying-your-bill

AquaCare Plus Tariff
www.anglianwater.co.uk/account-and-bill/tariffs-andcharges/aquacare-plus





How to keep warm

Insulate your Home

There are some simple changes you can make to help insulate your home and prevent heat loss in winter.

- Draught proofing
- Radiator panels
- LED light bulbs
- Water saving shower heads
- Double or triple glazing
- Ensure your insulation is up to requirements
- Hot water tank jacket
- Radiator bleeding

Contact energy.advice@braintree.gov.uk or phone **01376 552525** to speak to our Sustainability team and see if there are any schemes you are eligible for to save money on energy saving measures.

www.essex.gov.uk/cut-energy-costs/sustainable-warmth-scheme

Make do and mend

Repair Cafés are run by volunteers who can fix anything from electricals such as computers to bicycles that are broken. They are free and usually only ask for a small donation in return.

A Repair Café is available at Cornerstone Church in Black Notley, Braintree, every third Saturday of the month.

If you want to set up a Repair Café in your area, you could get funding to help set one up with a Councillor Community Grant. Contact your local councillor for details.

<https://braintree.cmis.uk.com/braintree/Councillors.aspx>



Save water

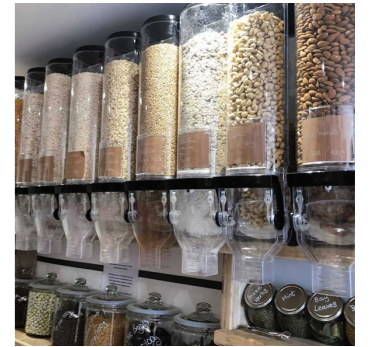
Be conscious of your water use and save/reuse where you can. Why not invest in a water butt to keep your garden watered and get in touch with your water company for free water saving items. For more water saving tips visit: www.anglianwater.co.uk/help-and-advice



Active Travel

Why not ditch the car when it comes to short journeys and cycle or walk instead? There are some great public rights of way across the district.

Or why not get the bus? Just £2 for a single on most bus services.



Join the refill revolution

Use a refill shop to simply refill food and household supplies into your own containers to help cut down on plastic and waste. You pay by weight for your supplies which means cheaper prices and only paying for what you need.

- **Naturally Unwrapped**
Blake House Craft Centre, Rayne, Braintree CM77 6SH
- **Ecolnes Refillery**
75 High St, Earls Colne CO6 2QX
- **The Natural Way**
82 High St, Braintree CM7 1JP

Go Green



Meal planning

Making a meal plan for the week can help you save money in the long run, only buying what you need and helping you to stick to a list when going to the supermarket and reducing return trips where you might buy more.

Decrease your meat consumption and you could save as much as £1000 a year – as well as help save the planet.

Find advice on ways to lower your food bill on the Money Saving Expert website:
www.moneysavingexpert.com

As part of the £1 million Cost of Living Fund, the Council has provided Braintree Area Foodbank with **£98,951** to develop its offer to Braintree residents and ensure those who need access to food and essentials the most receive this support. This includes enabling additional open days for a food collection service in Braintree and recruitment of more staff to deliver food parcels and increase deliveries in rural areas of the district.

Love Food Hate Waste

The average family of four can save just over £60 per month by reducing their food waste.

For help and advice to eat better and waste less visit the Love Food Hate Waste website:
www.lovefoodhatewaste.com

There are multiple community fridges throughout the district where shops, restaurants and individuals can leave surplus food that somebody else can take for free. You can swap your item for something else, or simply take or leave something.

Local community fridges

- Witham Community Hub, The Grove Shopping Centre, Witham, Essex CM8 2YT
- Halstead Community Fridge, The Causeway, Halstead, Essex CO9 1ET
- First Stop, 29 Bocking End, Braintree, Essex CM7 9AE
- Great Bardfield Community Fridge, Town Hall, Dunmow Road, Great Bardfield, Essex CM7 4SA



Useful apps

Too Good To Go

Businesses sign up and offer 'magic bags' that usually range from £2-5 of food that is too good to waste such as sandwiches, pastries, salads and meals that would be thrown away otherwise.

Olio

Neighbours can give away food they won't use such as leftovers, surplus fruit and veg or even items from Too Good To Go bags they don't like.

Kitche

Kitche allows you to list all your perishable food and get reminders to use it before it's best before date as well as suggesting recipes for items you have left.

Buy seasonal produce

Buying seasonal and local fruit and vegetables not only supports local farmers and businesses but means you get the best quality produce that hasn't flown thousands of miles!

Food banks

If you're struggling to pay for food, you might be able to qualify for food vouchers.

You'll usually need a referral to access the food bank which can be obtained from Citizens Advice or another organisation currently supporting you such as our Housing or Benefits teams.

Alternatively, please contact our Customer Services Team on 01376 552525 who can issue a food voucher and advise you further.

The following food banks are located in the district:

- St Andrew's Church, Parsonage Street, Halstead CO9 2LD – Monday 10am-12pm
- The Church, Bridge End Lane, Great Notley CM77 7GN – Tuesday 10am-12pm
- St Paul's Church, Hay Lane South, Braintree CM7 3DY – Wednesday 10am-12pm
- Christ Church Methodist United Reformed Church, London Road, Braintree CM7 2LD – Thursday and Friday 10am-12pm
- Witham Methodist Church, Guithavon Street, Witham CM8 1BJ – Friday 10am-12pm
- Hedingham Baptist Foodbank, Swan Street, Sible Hedingham, CO9 3PX – Tuesday 2pm-4pm

Offices are manned by volunteers and days/times may vary. Please call before you come so that your journey is not wasted.

✉ info@braintreearea.foodbank.org.uk

☎ 01376 330694



Free school meals

Free school meals are available to pupils in England if parents get certain benefits. www.gov.uk/apply-free-school-meals

National School Breakfast Programme

The National School Breakfast Programme (NSBP) is funded by the Department for Education and delivered by Family Action to support schools in England to provide children with a healthy breakfast at the start of the school day. www.family-action.org.uk/what-we-do/children-families/breakfast/

School Uniform

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 Facebook community groups.

The Carousel Family Centre in Braintree also hold free school uniform events, so it's worth following their social media or checking in with them for details.

Baby Clothes

Baby Stuff Braintree provide free pre-loved clothes for 0-5 year olds in the district. They are based at the Carousel Family Centre.



Childcare

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.

www.gov.uk/tax-free-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.

www.gov.uk/guidance/universal-credit-childcare-costs

Ditch disposable

Cloth nappies provide a great alternative to disposable nappies and can offer great cost, health and environmental benefits. That's why Essex County Council is offering a £30 refund on the purchase of any cloth nappies; including new or pre-loved cloth nappies.

Find out more here; www.loveessex.org/news-and-ideas/cloth-nappies/

School Holidays

Essex ActivAte

Essex ActivAte is the name for the Holiday Activity and Food programme across Essex, run by Active Essex, Essex County Council and Thurrock Council, on behalf of the Department for Education. Additional funding is provided by Essex County Council to extend the offer to low income working families who also require support during the school holidays.

The programme aims to support the physical and mental wellbeing of primary and secondary school children, through engagement in a wide variety of activities, and provision of a nutritious, school standard meal. Children will usually be referred by the school if they qualify for free school meals and parents can choose to enrol their child in sessions. www.activeessex.org/children-young-people/essex-activate/

Kids eat free or cheap

Many establishments are offering free meals for children with a paying adult during school holidays, Asda Café is offering kids meals for £1 with no need for an adult to buy a meal to qualify.

Participating restaurants:

- Asda Café
- Ikea
- Morrisons Café
- Tesco Café
- M&S Café
- Bella Italia
- Café Rouge
- Preto
- Beefeater
- Table Table
- Brewers Fayre
- Premier Inn
- Whitbread Inns
- Dunelm
- Hungry Horse
- Dobbies
- Yo! Sushi
- The Real Greek
- Sizzling Pubs
- Angus Steakhouse
- Toby Carvery
- Harvester



TV Licence

There are a variety of payment options for paying your TV licence to make it more affordable for you. You can pay monthly, quarterly or yearly. Some over 75 households are eligible for a free TV Licence. You can get a free licence if:

- You, as the licence holder, are 75 years or older and
- you, or your partner living at the same address, receive Pension Credit.

If you are blind (severely sight impaired) and can provide the appropriate evidence, you are eligible to apply for a 50% concession. Your licence will also cover anyone who lives with you. If you are partially sighted (sight impaired) you are not eligible.

Find more information here; www.tvlicensing.co.uk/check-if-you-need-one/for-your-home

Prescription Pre-Payment Certificate

A PPC covers all your NHS prescriptions, including NHS dental prescriptions, no matter how many items you need.

There are 2 PPC options to choose from:

- The 3-month PPC costs £30.25 and will save you money if you need more than 3 prescribed items in 3 months.
- The 12-month PPC costs £108.10 and will save you money if you need more than 11 prescribed items in a year. This can also be paid in monthly instalments.

Get your PPC online here: <https://services.nhsbsa.nhs.uk/buy-prescription-prepaymentcertificate/start> or you can call the PPC order line on 0300 330 1341.

Make sure you have your bank details or credit or debit card details ready.

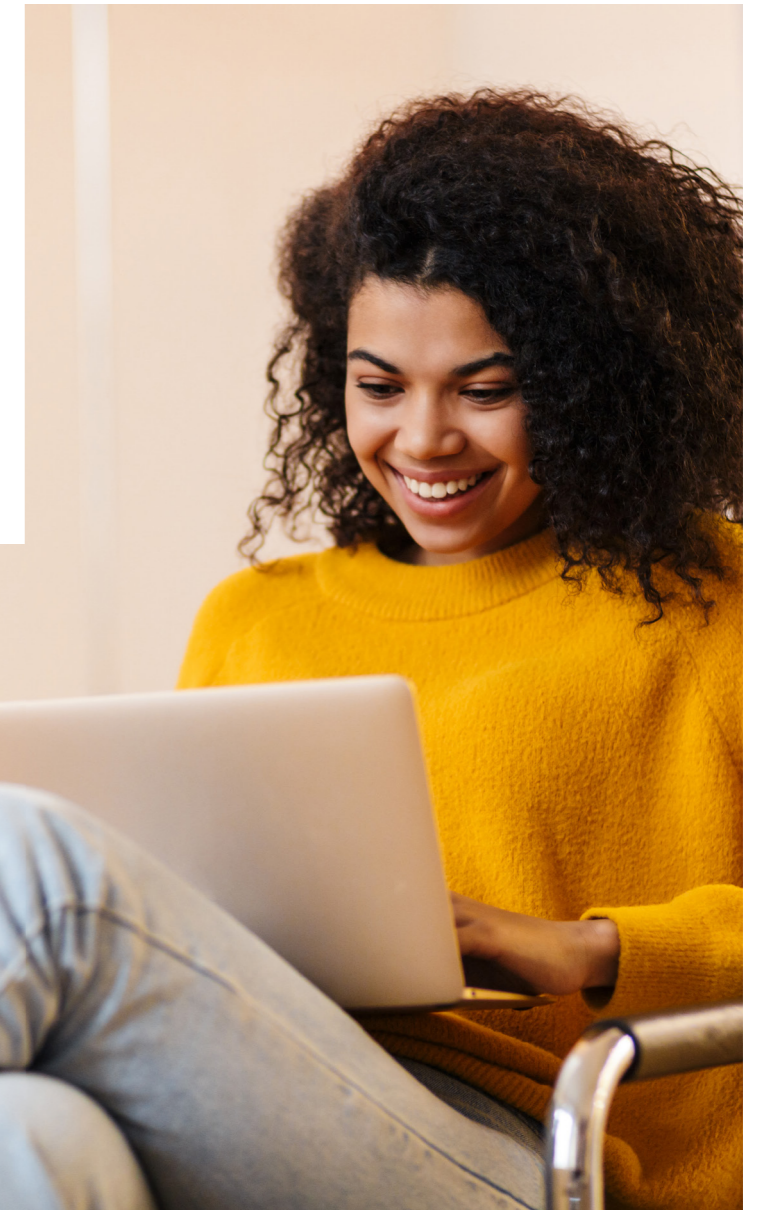
You can receive your certificate details by email if you provide an email address, print them at the end of your online application, or receive the details by post.



Broadband

You may be able to save money by taking advantage of deals offered by broadband providers for low-income households and those on benefits. A number of broadband providers are offering social tariffs for those who are struggling to ensure they stay digitally connected.

www.essex.gov.uk/broadband



Universal Credit

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

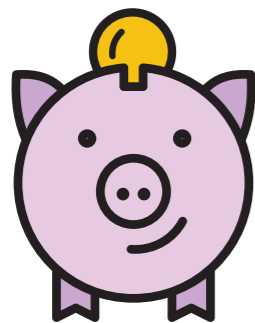
You may be able to get Universal Credit if you're on a low income or need help with your living costs.

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

www.gov.uk/benefits-calculators



Essex Essential Living Fund

Anyone can apply for this funding. 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

The Essex Essential Living Fund has replaced Crisis Loans and Community Care Grants.

You must live in Essex and apply through www.southend.gov.uk/extra-financial-help/essential-living-fund

Council Tax Support

You can apply for Council Tax support if you're:

- on a low income or claiming benefits
- paying rent to a housing association or private landlord.

How much Council Tax support you might get depends on:

- your family circumstances
- your income and savings
- the people you have living with you

If you have savings and investments totalling more than £16,000 (apart from some pensioners on Guarantee Pension Credit) you are not likely to get Council Tax support.

Find out more at www.braintree.gov.uk/benefits/apply-council-tax-support

Debt Advice & Support

Citizens Advice

Citizens Advice has lots of information on dealing with debt, find their resources here www.citizensadvice.org.uk/debt-and-money/help-with-debt

You can also make an appointment to speak with an advisor. The advisor will ask you some questions about your income and needs. They can check if you should be getting any benefits you're not currently claiming and tell you about other local help you could get. The adviser can also give you advice about budgeting and any debts you have.

0808 278 7852
<https://bhwcab.org.uk>



National Debtline

Get free, confidential and independent advice on dealing with debt problems in the UK.

www.nationaldebtline.org
0808 808 4000
(Monday to Friday, 9am to 8pm, Saturday, 9:30am to 1pm)

StepChange

StepChange is the UK's leading debt charity that can provide you with experienced advice on dealing with your debt in a manageable way. Answer some simple questions on their website and they'll help you find the right solution for your situation.

www.stepchange.org
0800 138 1111 (Monday to Friday 8am to 8pm and Saturday 8am to 4pm)

PayPlan

PayPlan's online debt solution tool, PlanFinder, can give you a personalised debt solution in as little as 15 minutes. They also offer free live chat and email support for immediate help.

www.payplan.com
0800 280 2816
(8am-8pm Monday to Friday and 9am-3pm on Saturdays)

Financial Wellness Group

Financial Wellness Group provides free advice and solutions for people struggling with money, debt and budgeting.

www.financialwellnessgroup.co.uk

Money Adviser Network

The Money Adviser Network offers free telephone debt advice backed by MoneyHelper. Provide your details for a callback here;

<https://adviser.moneyhelper.org.uk/en>

Debt Advice Foundation

Debt Advice Foundation is a national debt advice and education charity offering free, confidential support and advice to anyone worried about debt.

www.debtadvicefoundation.org
0800 622 61 51

(Monday to Friday 8am to 6pm)

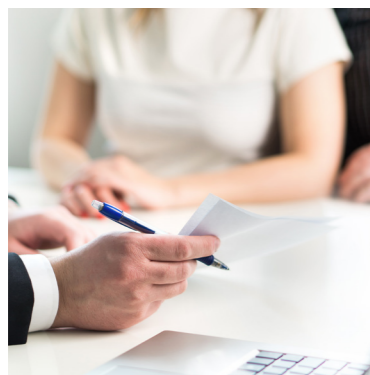
Turn2us

Turn2us helps people in financial need gain access to welfare benefits, charitable grants and other financial help – online, by phone and face to face through partner organisations.

www.turn2us.org.uk

0808 802 2000

(9.00 am - 5.00 pm
Mondays-Fridays)



Credit Union

Credit Unions are membership based organisations, much like cooperatives. Members have a say in how their credit union is run and may receive a share of the profits – a dividend.

Credit Unions offer a range of straightforward saving products and fair, manageable loans to members.

www.holdfastcreditunion.co.uk

The Centre, Newland Street,
Witham CM8 1AH

01376 516994

info@holdfastcreditunion.co.uk

Gambling Support

The National Gambling Support Network is a group of organisations that provide free, confidential and personalised support for anyone who's experiencing harm from gambling, as well as those affected by someone else's gambling.

www.gamcare.org.uk/

0808 8020 133 (Open 24/7)

Breathing Space (Debt Respite Scheme)

If you live in England or Wales, you can get temporary protection from your creditors while you get debt advice and make a plan. This scheme is called 'Breathing Space'.

You can get temporary protection for up to 60 days. You'll still need to make your debt repayments.

If you get it:

- enforcement action cannot be taken against you
- your creditors cannot contact you about debts included in your Breathing Space
- your creditors cannot add interest or charges to your debt

If you're getting mental health crisis treatment, your protection from creditors will be longer. It will last for the length of your treatment, plus another 30 days.

www.gov.uk/options-for-paying-off-your-debts/breathing-space

Debt Management Plans

A Debt Management Plan is an agreement between you and your creditors to pay all of your debts.

Debt management plans are usually used when either:

- you can only afford to pay creditors a small amount each month
- you have debt problems but will be able to make repayments in a few months

You can arrange a plan with your creditors yourself or through a licensed debt management company for a fee. If you arrange this with a company:

- you make regular payments to the company
- the company shares the money out between your creditors

Administration orders

An administration order is a way to deal with debt if you have a county court or High Court judgment against you and you cannot pay in full.

The debt must be less than £5,000.

You make one payment a month to your local court. The court will divide this money between your creditors.

Creditors listed on the administration order cannot take any further action against you without the court's permission.

www.gov.uk/options-for-paying-off-your-debts/administration-orders

Individual Voluntary Arrangements

An Individual Voluntary Arrangement (IVA) is an agreement with your creditors to pay all or part of your debts. You agree to make regular payments to an insolvency practitioner, who will divide this money between your creditors.

An IVA can give you more control of your assets than bankruptcy.

www.gov.uk/options-for-paying-off-your-debts/individual-voluntary-arrangements



Debt Relief Order

Debt Relief Orders (DROs) are one way to deal with your debts if you owe less than £30,000, do not have much spare income and do not own your home.

If you get one:

- your creditors cannot recover their money without the court's permission
- you're usually freed ('discharged') from your debts after 12 months

Find more information here: www.gov.uk/options-for-paying-off-your-debts/debtrelief-orders

Declaring Bankruptcy

You can apply to make yourself bankrupt if you cannot pay your debts.

Your application will be looked at by someone who works for the Insolvency Service called an 'adjudicator'. They'll decide if you should be made bankrupt.

Find more information here:

www.gov.uk/bankruptcy

Report a loan shark

Loan sharks are illegal moneylenders who often charge very high interest rates. You can check if a company is authorised to lend money and report loan sharks anonymously.

www.gov.uk/report-loan-shark

Stop Loan Sharks 24-Hour Helpline: **0300 555 2222**
www.stoploansharks.co.uk
(Live Chat available 9am-5pm, Mon-Fri)



Issues Paying Your Rent Or Mortgage

Social Housing

If you're having issues paying your rent, contact your landlord in the earliest instance to explain you are having difficulties. They will usually have Tenancy Sustainment Officers who can provide advice and support. Some may also have welfare funds you can apply for.

Private Landlord

If you rent your home from a private landlord you could explain your situation to them and ask them for a rent holiday. Try and give them as much warning as possible, explain your situation and agree a repayment plan.

Homeowner

If you're struggling to afford your mortgage payments, in the first instance you should talk to your mortgage provider to see what support they can provide or if they can provide a holiday from paying.

The Government can provide help with mortgage interest with an SMI:
www.gov.uk/support-for-mortgage-interest

You can also seek support and advice from Shelter, National Debtline and StepChange or the previous debt advice and help we have mentioned.

If you're at risk of homelessness

We have a dedicated Housing Options Team who give advice on preventing homelessness.

If you are at risk of becoming homeless within the next eight weeks, we will help you try to prevent it under the Homeless Reduction Act.

There is a form on our website you can submit to our housing options team outlining your situation.

Visit: www.braintree.gov.uk/housing/preventing-homelessness

Telephone: **01376 552525**

Email: housing.options@braintree.gov.uk



Cost of Living Contact Details

Braintree Area Foodbank

T: 01376 330694

W: <https://braintreearea.foodbank.org.uk>

Witham Community Hub

T: 01376 617998

W: www.withamhub.co.uk

First Stop

T: 01376 346535

W: www.firststopcentre.com

Essex Essential Living Fund

T: 0300 790 0124

W: www.southend.gov.uk/extra-financial-help/essential-living-fund

Essex Wellbeing Service

T: 0300 303 9988

W: www.essexwellbeingservice.co.uk

DWP's Debt Management contact centre

T: 0800 916 0647

W: www.gov.uk/government/publications/dwp-debt-management-performancedata/dwp-debt-management-customer-service-standards

Shelter

T: 0808 800 4444

W: https://england.shelter.org.uk/get_help

Community support and employment service

T: 01376 552525

W: www.braintree.gov.uk/community/community-support-employment-service

Council tax support

T: 01376 557852

W: www.braintree.gov.uk/benefits/apply-council-tax-support

Citizens Advice

T: 0344 499 4719

W: www.citizensadvice.org.uk/local/braintree-halstead-witham

Stepchange debt charity

T: 0800 138 1111

W: www.stepchange.org

National Debt Line

T: 0808 808 4000

W: <https://nationaldebtline.org>

Samaritans

T: 116 123

W: www.samaritans.org

Community360

T: 01376 550507

W: www.community360.org.uk

Peabody Outreach Service

T: 0800 288 8883

W: efsc0-ordinator@peabody.org.uk