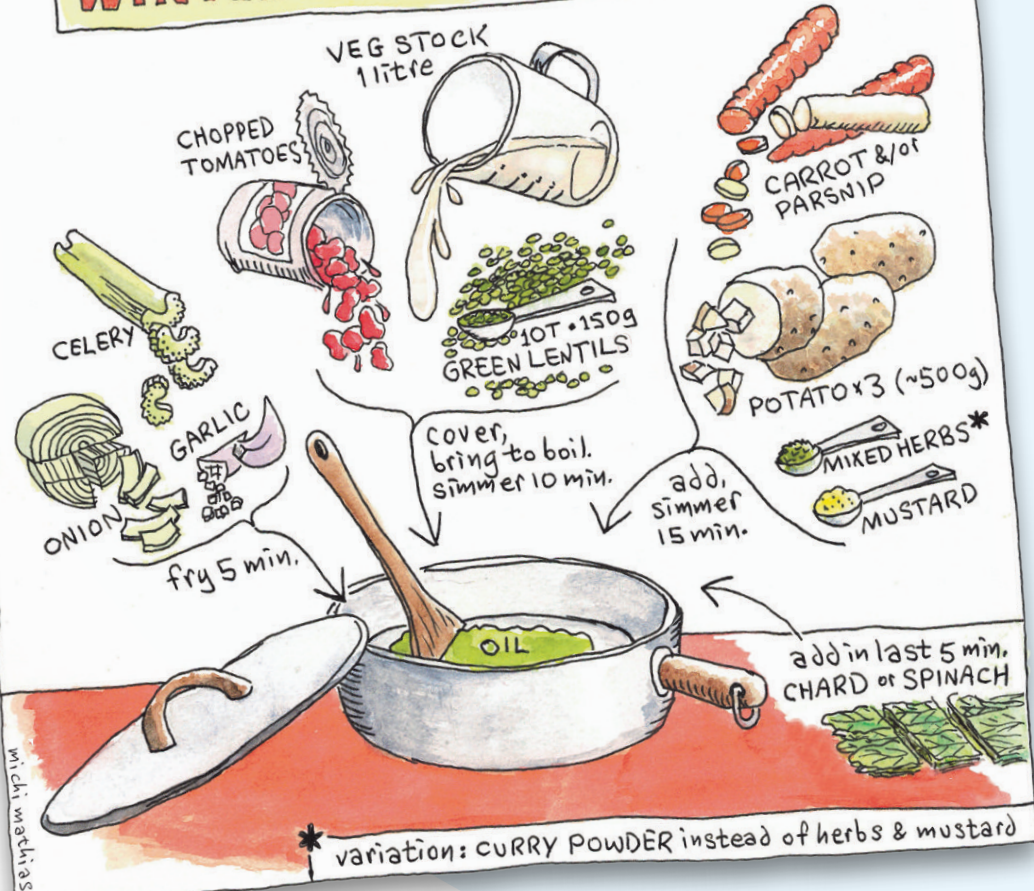


Community Living Well

Cost of Living Guide – 2023

WINTER VEGETABLE HOTPOT



Tenants Of Lewes District

EASTBOURNE
AREA PANEL



Working in and for
our community

Not Costing
the Earth



HOMES FIRST

Working together to reduce our carbon footprint

Cost of Living Guide – 2023

Keep me somewhere handy to help you!

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Tell us about it – money-saving tips

- The National Databank provides free mobile data, texts and calls to people (18+) in need.
Call: 0114 349 1666 or email: hello@goodthingsfoundation.org
Find your nearest centre at: www.onlinecentresnetwork.org

- **Warm Spaces Directory**
Safe, warm, non-judgemental spaces where local people can; sit and be warm, study or work (with WiFi access), have a hot drink, be with company, access advice or information.
Search for “warm spaces directory” at www.lewes-eastbourne.gov.uk or pick up a copy at council receptions or call **01323 410000**.

Energy Saving Help

- Energy Saving Advice Service - help make your home more energy efficient, reduce your carbon emissions and lower your energy bills. Find out more at: www.energysavingtrust.org.uk
Freephone: **0800 444 202**
- Ovesco Energy Champions (Lewes District) – help and advice with bills and energy saving.
Freephone: **0800 458 9045**
Text or Call: **07909 816664**
Email: energyadvice@ovesco.co.uk



Transport

- Plan journeys so that you have more than one reason to go out – saving money on bus fare and travel costs.
- **Co Wheels** – A pay-as-you-go car club. Hire cars in Lewes Town: www.co-wheels.org.uk
- Enterprise Car Club (Eastbourne) – pay-as-you-go cars
www.enterprise.co.uk/en/car-club.html

Keep an eye out for more car clubs in Eastbourne and Lewes District.

- Havens Community Cars – a scheme with volunteer drivers who donate their time and vehicle. They ask for a small donation in return. Call: **01273 918226**
- CTLC Community Transport – service include, dial a ride, travel club and community hire (Lewes District and Eastbourne).
www.ctla.org.uk
Call: **01273 517332**
Email: info@ctla.org.uk

This guide has been put together for you, funded by Eastbourne Area Panel and Tenants of Lewes District (TOLD), and published by Homes First.

Thank you to everyone who has contributed to it – for sharing your tips and recommendations with your neighbours across the Homes First Community.

This guide is also available online. Find it in the Tenants News, Events and Reports section of the website:

www.lewes-eastbourne.gov.uk

HOMES FIRST



In your community

- **Tubbs Computer Supplies**
Supply free computers for vulnerable low-income families and those on certain benefits.
Suite 9, The Printworks,
20 Wharf Rd, Eastbourne
BN21 3AW
www.tubbscomputersupplies.org
Tel: **0333 366 1498**
- **TechResort**
IT skills, computers to use, drop-in sessions.
23a Cavendish Place,
Eastbourne BN21 3EJ.
www.techresort.org
- **Seaford Climate Hub**
Services include, Community Larder, energy help and advice, clothes, books and toys swaps. 4 Clinton Place,
Seaford BN25 1N.
Open Thursday, Friday and Saturday 10am – 1pm.
hello@seafuture.org
www.facebook.com/groups/seafuture

Your Top Tips

- White vinegar is great for cleaning and disinfecting household items, appliances, and windows. (Do not use on stone, granite, hardwood or for egg stains.)



- Sign up to **Martin Lewis – Money Saving Expert** for advice and deals:
www.moneysavingexpert.com

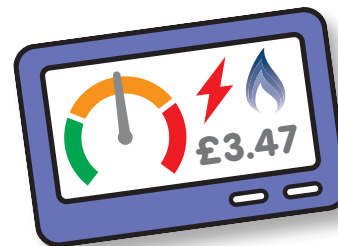
- Visit the **LIBRARY** in the Library in the winter to keep warm, and use the computers for free.
- Use cashback sites like **Quidco** and **Topcashback** on all online purchases. (Note: Martin Lewis says: "Focus on the cheapest deal not the biggest cashback".)



- Turn off all appliances (such as microwave, TV, games console) when not in use – don't leave them on standby.
- Only boil as much water as you need in the kettle.

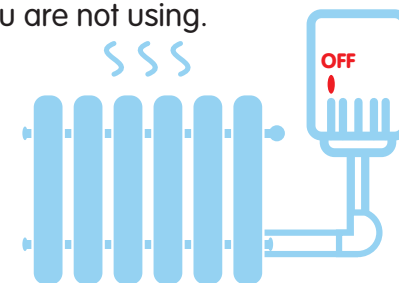


- Use LED lightbulbs and not halogen lightbulbs. LED bulbs can last five times longer and use 80% less energy to produce the same amount of light.



- Smart Meters show how much energy is being used and how much it is costing you.
- Make your own radiator panels:
Use a large sheet of cardboard cut to the size of the radiator. Cover the card in tin foil using sticky backed tape. Slide the cover behind the radiator, pressing the top and bottom to the wall.
- A survival sheet or a sleeping bag can be placed under your bed covers to keep you warm at night.

- Frosted up fridges and freezers are expensive to run – defrost them when needed.
- Close curtains and blinds at dusk to keep heat in.
- Turn off radiators in rooms you are not using.



- Invest in a Hand Cranking Generator to charge electronic items. These are available to buy at many online marketplaces.

- Fill the kettle once a day and put the boiled water in a vacuum flask, so you have instant hot water for hot drinks, not using any extra electricity or waiting for the kettle to boil.



Budget Planner

Use this chart to help track your monthly income and outgoings.

| Income | Monthly |
|-----------------------------------|---------|
| Salary or wages | |
| Partner's salary or wages | |
| Other earnings | |
| TOTAL | |
| Benefits & Tax Credits | |
| Universal Credit | |
| Job Seekers Allowance | |
| Income Support | |
| Working Tax Credit | |
| Child Tax Credit | |
| Child Benefit | |
| Disability Benefits | |
| Carers Allowance | |
| Housing Benefit | |
| Council Tax Support | |
| Other benefits | |
| TOTAL | |
| Pensions | |
| State Pension | |
| Private or work pension | |
| Other pension | |
| TOTAL | |
| TOTAL INCOME | |

| Outgoings | Monthly |
|-----------------------------------|---------|
| Home and Contents | |
| Rent or Mortgage | |
| Secured Loans | |
| Council Tax | |
| Appliance and Furniture Rental | |
| TV licence | |
| Contents Insurance | |
| HOME TOTAL | |
| Utilities | |
| Gas | |
| Electricity | |
| Water | |
| UTILITIES TOTAL | |
| Care and Health | |
| Child and/or adult Care | |
| Child maintenance/support | |
| Prescriptions, dental & opticians | |
| CARE AND HEALTH TOTAL | |
| Travel and Transport | |
| Public Transport | |
| Vehicle Hire Purchase | |
| Car Insurance | |
| Road Tax & MOT | |
| Fuel and Parking | |
| Breakdown Cover/Maintenance | |
| Holidays | |
| TRANSPORT TOTAL | |

| Outgoings | Monthly |
|---|---------|
| Pensions & Insurance | |
| Pension payments | |
| PENSION TOTAL | |
| Communications and Leisure | |
| Home phone, internet, TV packages, (films & networks) | |
| Mobile Phone | |
| Leisure, hobbies, sport (eating out, clubs, social) | |
| Gifts | |
| Pocket Money | |
| Papers, magazines, postage | |
| COMMUNICATION & LEISURE TOTAL | |
| Food / Housekeeping | |
| Grocery shopping (including cleaning) | |
| Nappies, baby or adult care items | |
| Lunches – at work and school | |
| Laundry | |
| Alcohol | |
| Smoking products | |
| Pet food, insurance, and vets' bills | |
| Other household costs | |
| FOOD AND HOUSEKEEPING TOTAL | |

| Outgoings | Monthly |
|--|---------|
| School Costs | |
| School Uniform | |
| School Trips and Clubs | |
| Other education costs | |
| SCHOOL TOTAL | |
| Personal Care | |
| Clothing and Footwear | |
| Hairdressing/barbers | |
| Toiletries | |
| PERSONAL CARE TOTAL | |
| Card & Loan Repayments | |
| Credit card repayments | |
| Loan repayments | |
| CARD AND LOAN TOTAL | |
| HOME TOTAL | |
| UTILITIES TOTAL | |
| CARE & HEALTH TOTAL | |
| TRANSPORT TOTAL | |
| PENSION TOTAL | |
| COMMUNICATION & LEISURE TOTAL | |
| FOOD and HOUSEKEEPING TOTAL | |
| SCHOOL TOTAL | |
| PERSONAL CARE TOTAL | |
| CARD & LOAN TOTAL | |
| TOTAL MONTHLY SPEND | |

Food for thought...

Food Waste and Recipe Apps

- **Change4Life Smart Recipe** App: tasty, healthy and budget meals.
- **OLIO** App: Share surplus food, give and get free stuff, and borrow and lend household items in your neighbourhood.
- **Too Good To Go** App: For customers to rescue unsold food from shops and restaurants to save it from going to waste.
- **Trolly** App: Compare supermarket prices.

Budget Recipe Books and Websites

- Jack Munroe cookery books – “Cooking on a Bootstrap”, “A girl called Jack” and “Tin Can Cook” www.cookingonaboutstrap.com/ www.twitter.com/bootstrapcook
- **How to cook and eat well with limited equipment and money** – recipe book for microwaves and kettles: Brighton and Hove Food Partnership – **01273 234810**
- Swap budget and favourite recipes with friends and neighbours.
- Fry up left-over potatoes and vegetable to make ‘Bubble and Squeak’. Try topping with a poached or fried egg for a complete meal.
- Make jam or crumbles with foraged fruit. (Only take a small amount and leave some for the birds and wildlife!).

- Freeze fruit if you have too much, (for example strawberries in June, apples in September).
- Find out if there is a community garden in your area to grow food with others.
- If you are an allotment holder or vegetable growing – donate excess vegetables to your community larder or local foodbank (see next page).
- Grow strawberries in hanging baskets to prevent slug damage.
- Adding lots of vegetables to curries and stews makes the meat go further and adds vitamins. For an even cheaper dish, use lentils instead of meat (see our cover recipe!)
- A slow cooker uses the same amount of energy as a light bulb so is a cheap way to cook food.
- If you have a communal lounge or kitchen, cook as shared lunch or dinner to save on fuel and ingredients. **NOTE:** Level 2 Food hygiene training is needed to cook in communal lounges. Eastbourne Area Panels and TOLD will fund **courses for tenants and residents** who want to cook community meals for others. To apply, contact: TenantInvolvement@lewes-eastbourne.gov.uk to apply.
- Supermarket own brands are just as tasty, but much cheaper!
- Sell by dates are confusing – “Use By” is the date to follow.

- Casserole packs makes a good value soup.
- Use Tupperware and old takeaway pots to freeze food
- Batch cooking can save on cooking costs. Batch-cooked meals can be frozen or shared with neighbours or friends.

Community Fridges and Larders

Lewes District:

- **Seaford Community Larder**
Thursdays, Fridays & Saturdays 10am - 1pm. Old Natwest Bank, Clinton Place, Seaford. Surplus food, available for anyone to collect.
Email: hello@seafuture.org
- **Newhaven Community Supermarket**
Mondays 11 - 3. Pay As You Feel. Denton Island Community Centre, Newhaven, BN9 9BA Surplus food, membership required.
Tel: **01273 516032** or Email: enquiries.info@sussexcommunity.org.uk
- **Peacehaven Community Supermarket**
Thursdays 11 - 3. Pay As You Feel. Kempton House Day Centre, Cavell Avenue, Peacehaven, BN10 7NJ Surplus food, membership required. Tel: 01273 516032 Email: enquiries.info@sussexcommunity.org.uk

Landport Community Fridge

Landport Community Hub, Landport Road BN7 2SU. Open Mon-Sat 8am to 8pm. Take what you want and leave what you don't, including your own surplus from home.

Eastbourne Borough:

- **Langney Community Fridge and Larder.** Langney Community Centre, Etchingham Road, Eastbourne, Tel: **01323 763762**. Tuesdays 10am – 12pm.
- **Seaside Community Fridge and Larder.** Seaside Community Hub, 125 Seaside Road, Eastbourne. Tel: **01323 371322**. Tuesday 10am – 12pm, Thursday and Saturday 11am – 4pm.
- **Old Town Community Fridge and Larder.** Victoria Baptist Church, Eldon Road, Eastbourne. Tel: **01323 737974**. Wednesday 8.30am – 10.30pm
- **Willingdon Trees Community Fridge.** Willingdon Trees Community Centre, Holly Place, BN22 0UT. Open weekdays 10am – 3pm

For information on all emergency food provision and foodbanks

Lewes District: www.lewesdistrictfoodpartnership.org/resources/emergency-food

Eastbourne Borough: www.eastbournefoodpartnership.org.uk/directory/emergency-food

Or go to: www.lewes-eastbourne.gov.uk and type “Struggling to afford food” in the search bar.

Waste not, Want not

- Share and swap books & puzzles with friends and neighbours.
- Jumble sales, yard sales and clothes swaps and car boot sales are great ways of finding good quality used clothing and shoes.



- Go to Supermarkets after 8pm to look for reduced items. ('Morrisons' reduce items at 3pm-4pm.)
- Use bath /shower water to water plants and flowers. You can buy a cheap hand syphon to empty bathwater easily.
- Collect rainwater to water plants.

Websites and Apps to give and get free stuff

- **Freecycle** – www.freecycle.org
A grassroots network to give and get stuff for free in your area.
- **Freecycle** – www.ilovefreecycle.org
Get rid of things you don't need, and find things for free.
- Facebook Groups for free things:
"Need & Pass On In & Around Lewes"
www.facebook.com/groups/2473111916317338
- **Nextdoor** App – www.nextdoor.co.uk
Giving, lending, borrowing, selling, in your local neighbourhoods.



Lending in your Community

- Community Equipment Lending Services – DIY, gardening, camping, cleaning, events and much more
- Lewes Library of Things "Borrow, Use, return" – Lending things for free, Lewes pick up and drop off
<https://www.leweslibraryofthings.org.uk/> 07536 177608
- Newhaven Sharing Library. For information email:
info@newhavengreencentre.com
website: www.newhavengreencentre.com



Repair Cafés Free community repair service (usually with refreshments available)

- **Lewes Repair Café**
Landport Community Hub, Landport Road, Lewes.
First Saturday of the month from 2pm – 5pm
www.lewesrepaircafe.org.uk
Tel: 07536 177608
- **Newhaven Repair Café**
Newhaven Meeching Hall, Fort Road, Newhaven.
www.repaircafe.org/en/cafe/newhaven-green-centre-repair-cafe/
Email: info@newhavengreencentre.com
- **Seaford Repair Café**
Mercread Youth Centre, Mercread Road, Seaford BN25 1AB.
Fourth Saturday of each month from 1pm – 3.30pm.
Email: hello@seafordrepaircafe.co.uk
- **Chailey Repair Café**
St Peter's Church, Chailey Green (on the A275)
Second Saturday morning of each month from 10am – 1pm.
www.en-gb.facebook.com/RepairCafe.org/
Email: chaileync@gmail.com



Grants and Funds...

The Household Support Grant and Cost of Living Emergency Fund

- Eastbourne residents will receive £250 and Lewes residents will receive £650 to their bank account (the award is limited to one application per household).
- Eligibility: 18+ years old and in receipt of Housing Benefit and/or Council Tax reduction but not in receipt of any other means tested benefits; struggling to pay for heating, lighting, water bills or food and have a capital of below £6,000.
- Apply online on our website: www.lewes-eastbourne.gov.uk
Type the keywords "housing support grant" in the search box.
Or call: **01323 415047**

Discretionary Housing Payment (DHP)

- Eligibility: Getting Universal Credit housing element or Housing Benefit and struggling to pay the rent. You don't have to repay a DHP!
- Apply online at: www.lewes-eastbourne.gov.uk
Type "discretionary housing payments" into the search box.
Or call to request an application form to be sent to your address:
Lewes District: **01273 471600**
Eastbourne Borough: **01323 410000**

Cost of Living Payment

There are three different types of payment, depending upon your circumstances:

- Cost of Living Payment of £650 paid in two instalments, if you get a qualifying low-income benefit, including Universal Credit, Pension Credit and Tax Credits.
- An additional Cost of Living Payment of £900 will be issued in 2023-24.
- Disability Cost of Living Payment of £150, if you get a qualifying disability benefit. A further £150 Disability Cost of Living Payment will be issued in 2023-24.
- Pensioner Cost of Living Payment – if you're entitled to a Winter Fuel Payment for winter 2022 to 2023, you will get an extra £300. An additional £300 Cost of Living Payment will be given to pensioners in 2023-24. Payments will be paid automatically in two instalments, one in summer and another in the autumn, and is in addition to the £400 discount on energy bills.
- More information is available online: www.gov.uk/guidance/cost-of-living-payment and at www.gov.uk where you can enter the keywords "Cost of living support factsheet" into the search box.



Warm Home Discount Scheme

- You can get £150 discount off your electricity bill if: your energy supplier is part of the scheme and you get pension credit guarantee or have a low income.
- Apply through your energy supplier. For more information, visit: www.gov.uk/the-warm-home-discount-scheme

Energy Bill Support Scheme

- All households will receive a £400 non-repayable discount this autumn which will be paid in six instalments.
- Households will see a discount of £66 applied to their energy bills in October and November, and £67 a month from December to March 2023.

- All customers with a domestic electricity meter who pay by direct debit or by card will see an automatic deduction off their bills. Those with 'smart' prepayment devices will see an automatic monthly top-up added to their account.

Cold Weather Payments

- If the average temperature in your area is recorded or forecast as below freezing for at least a week, you could automatically be paid £25 extra a week cold weather payment.
- To qualify, you must get either pension credit or a low-income benefit and someone in your home is under 5, pension age or disabled.
- For information, visit: www.gov.uk/cold-weather-payment



British Gas Energy Trust is currently providing two funds

- Individuals and Families Fund (no need to be customer of British Gas).
- British Gas Energy Support Fund (for British Gas customers who have not received a grant in the past 12 months).
- The funds will cover debt arrears of up to £1,500 by crediting the householder account.
- Applicants to either fund must have received support from a Money Advice organisation – for example, Citizens Advice or Brighton Housing Trust.
- Proof of income is required to determine whether a household is in or at risk of fuel poverty.

Warm Home Check Service

- Eligibility: low income, or living with a long-term condition or disability or in receipt of Child Tax Credit, Working Tax Credit, Universal Credit, Pension Guarantee Credit or Pension Savings Credit, Income Support, Income based Jobseeker's Allowance (JSA) or Income Related Support Allowance (ESA).
- Contact: **Text WARM to 80011** or call **0800 464 7307**
Or apply online:
www.warmeastsussex.org.uk



Disabled Facilities Grants

- Eligibility: If you're disabled and need to make changes or adaptations to your home.
- A Disabled Facilities Grant won't affect any benefits you get!
- Call Adult Social Care Direct on **0345 6080 191**, or call the East Sussex County Council switchboard on **0345 608 0190** to request an Assessment.

Transfer Incentive Scheme (TIS)

- For social tenants with a bedroom tax and who have held a secure tenancy for at least one year can enter the scheme. Tenants who give up larger accommodation may be eligible for cash incentives that may clear their rent arrears.
- Download application form online: www.lewes-eastbourne.gov.uk/housing/cash-incentives-for-downsizing

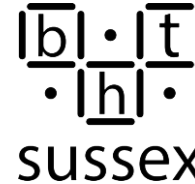
Advice...

Citizens Advice

- Providing a range of support to all residents including debt and money management, benefits, foodbank referrals, advocacy and representation services and help people to access grants and other support they need.
- Lewes residents can call: **0808 2787892**
- Eastbourne residents can call: **0800 1448848**

**citizens
advice**

Brighton Housing Trust (BHT)



- Free Debt Advice Service for anyone living in East Sussex who is NOT street homeless. They can help you understand your debts, look at your income and expenditure, liaise with creditors and look at the best way to deal with and manage your debts.
Eastbourne residents:
 - Lewes Residents: hastingsadvice@bht.org.uk
 - Eastbourne Residents: EastbourneAdvice@bht.org.uk
Or call: **01323 642615**



Step Change Online Debt Advice Session

- Free online debt advice session: www.stepchange.org/setting-expectations.aspx

Online Benefits Calculator

- www.lewes-eastbourne.entitledto.co.uk/home/start

Check benefits and financial support

- www.gov.uk/check-benefits-financial-support

Help with the rising costs of living

- www.lewes-eastbourne.gov.uk/community/cost-of-living-crisis/help-with-the-rising-costs-of-living-including-home-energy

Benefits and Grants

- www.lewes-eastbourne.gov.uk/benefits-and-grants



Lewes District Council



Working in partnership with Eastbourne Homes

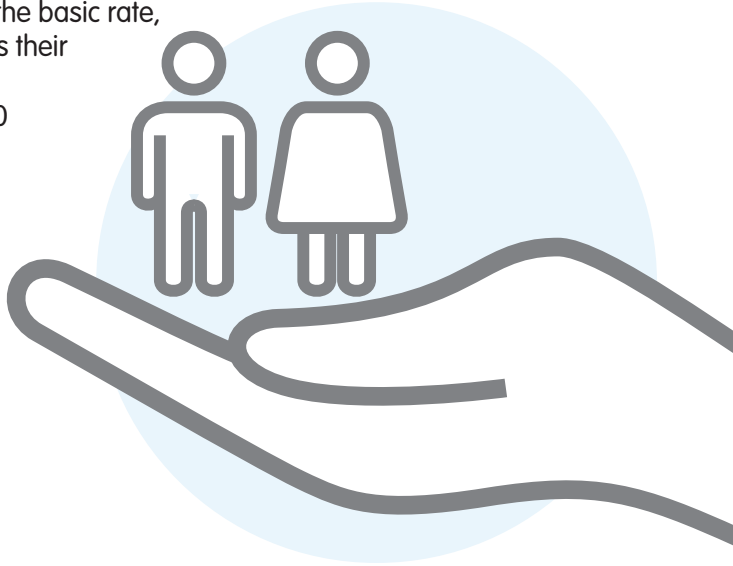
Tax Allowances...

Marriage Allowance

- Allows you to transfer £1,260 of your Personal Allowance to your husband, wife or civil partner. This reduces your tax by up to £252 in the tax year.
- Eligibility: you are married or in a civil partnership and you do not pay Income Tax or your income is below your Personal Allowance (usually £12,570), your partner pays Income Tax at the basic rate, which usually means their income is between £12,571 and £50,270 before they receive Marriage Allowance
- For information and to apply, visit: www.gov.uk and type "marriage allowance" into the search box.

Tax-Free Childcare

- Up to £500 every three months (up to £2,000 a year) for each of your children to help with the costs of childcare. This goes up to £1,000 every three months if a child is disabled (up to £4,000 a year). Eligibility criteria apply.
- For Information and to apply: www.gov.uk/tax-free-childcare



Produced by Homes First for Lewes District and Eastbourne Borough Councils.



All information contained in this booklet was accurate at the time of printing.

For all up-to-date information on help for the cost-of-living crisis, visit www.lewes-eastbourne.gov.uk

February 2023.