

BEXLEY



LABOUR

Help With The Cost Of Living

Information Booklet

 Labour | BEXLEY
Building a New Bexley

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Message from Bexley Labour Councillors

In our work as ward councillors, we are noticing more residents struggling during recent months due to the current financial turmoil and the cost of living crisis, which is set to get worse over the winter months.

Many residents of Bexley have to make difficult choices to eat or heat their homes, and we have produced a cost-of-living booklet with helpful information that is in one place and can help residents who don't know whom to turn to.

I hope you find the information in this booklet useful, and please do get in touch if you need any help

Please get in touch if you need any assistance.

Stefano Borella

Leader of Bexley Labour Group



Things to check

Things to check to help with the cost of living

Financial Support

Help for Households see what cost of living support you could be entitled to at

www.helpforhouseholds.campaign

National Citizens Advice Bureau advice on getting help with the cost of living

www.citizensadvice.org.uk/debt-and-money/get-help-with-the-cost-of-living/

Bexley Citizens Advice Bureau provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities to help resolve legal, money, debt, benefit, employment, housing, consumer, discrimination and other issues

www.bexleycab.org.uk/

Support with the cost of living. The steps in this guide help to boost your income and cut your outgoings as far as you can

www.turn2us.org.uk/Your-Situation/Cost-of-Living

Help with rent or council tax payments

www.bexley.gov.uk/services/benefits-and-financial-help/benefits/help-rent-or-council-tax

Things to check to help with the cost of living

Financial Support

Budgeting loans are available to people currently claiming Jobseekers Allowance, Employment and Support Allowance, Income Support or Pension Credit. Loans can be provided for items such as furniture and white goods

www.gov.uk/budgeting-help-benefits

Check benefits and financial support you are entitled to

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

StepChange Debt Charity provides free debt advice through its telephone debt helpline and online debt remedy tool

www.stepchange.org/how-we-help.aspx

Stop Loans Sharks provides advice to warn people of the dangers of illegal money lending.

www.stoploansharks.co.uk

Money Saving Expert - Martin Lewis website with articles and money saving advice on a range of issues including Energy Bills, credit cards, mortgages, tax calculators, Budgeting, Cost of living

www.moneysavingexpert.com

Citizens Advice offer advice that gives information on knowing what is a scam and how to avoid being a victim of a scam.

www.citizensadvice.org.uk/consumer/scams



Energy Costs And Help With Your Bills

Speak to the organisation/company - they might be able to help you with a payment plan or take a break from payments.

The following websites offer advice on energy bills:

Citizens Advice help with energy bills

www.citizensadvice.org.uk/consumer/energy/energy-supply

Help with energy bills for all energy companies

www.britishgasenergytrust.org.uk/

Energy Saving Trust advice on reducing your energy costs

www.energysavingtrust.org.uk/about-us/

Ofgem advice on energy bills

www.ofgem.gov.uk/information-consumers/energy-advice-households/getting-help-if-you-cant-afford-your-energy-bills

Mayor of London warmer homes scheme for grants to your home

www.london.gov.uk/what-we-do/housing-and-land/improving-quality/warmer-homes

Financial support with your **water bill**

www.thameswater.co.uk/help/account-and-billing/financial-support

Energy Advice Café

The Energy Advice Café at Central Library can help you if you're struggling with energy bills or debt. SELCE's trained advisors will offer independent advice on ways to reduce your bills and make your home more energy efficient. They can also contact energy companies on your behalf and help you apply for discounts and grants. If you can't make it to the café, you can contact SELCE by phone or email.



020 4566 5764



energy.advice@selce.org.uk

Energy Price Guarantee

The Energy Price Guarantee (EPG) is a scheme that caps the unit cost of energy per kWh for certain types of tariffs. This means that your energy bill will be no more than a certain amount each year, regardless of how much energy you use. The typical household will pay less than £2,500 per year under this scheme. However, some people are confused about how the scheme works, thinking that their bill will be capped at a fixed price. Money Saving Expert have created a calculator to help clear up this confusion.

www.moneysavingexpert.com/utilities/what-are-the-price-cap-unit-rates/



Help With Your Food And Groceries

Healthy Start Food Vouchers are available to help you buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under four years old

www.healthystart.nhs.uk/

Too Good to Go An app and website that allows you to search for unsold food near you that can be bought for a good price and then collected

www.toogoodtogo.co.uk/en-gb/consumer

Olio The website and app allow neighbours and local businesses to share food or household goods rather than throwing them away. People can either share food or goods they won't use or browse for food or goods that are available to be collected.

www.olioex.com/about/

Approved Food A website where you can order surplus or short-dated stock for lower prices that are delivered to your door. Delivery costs apply however there is free delivery over £55

www.approvedfood.co.uk/



Things to check to help with the cost of living

Help With Your Food And Groceries

Motatos The same system as Approved Food. Free delivery over £40, minimum spend £20

www.motatos.co.uk/

Cooking on a bootstrap A fantastic resource for recipes and ideas on cooking on a budget from author, cook, writer, campaigner Jack Munroe

www.cookingonbootstrap.com

Local Foodbanks

Bexley Foodbank (Bexleyheath, Erith, Sidcup)

We believe that no one in our community should have to go without food. That is why we provide three days' worth of emergency food and support to local people who are referred to us in crisis. We are part of a nationwide network of foodbanks, supported by The Trussell Trust, working to combat poverty and hunger across the UK.

www.bexley.foodbank.org.uk/

Slade Green Foodbank

Howbury Friends has run many projects over the years, but we are currently focusing all our efforts on the Slade Green Foodbank. This has become a vital service for many people in Bexley borough, and we have dedicated volunteers who help us provide food, housing items, clothing, toys, books, baby items and vital information to people from Slade Green and the surrounding areas.

www.sladegreenfoodbank.com

Help With Childcare Costs

Free Childcare hours

Parents can get free childcare for their children if they are two years old or younger. If your child is three or four years old, you could still be eligible for 30 hours of free (government-funded) help from an approved provider every week during term time. Parents are entitled to tax-free childcare for kids up to the age of 11 and can get cash from Universal Credit for children up to the age of 16.

www.gov.uk/help-with-childcare-costs

Tax-free childcare is available to families where both parents are in work. Some people can claim up to £500 for each child every three months

www.gov.uk/tax-free-childcare

Childcare choices A guide on how to use tax free childcare -

www.childcarechoices.gov.uk



Help With Housing Costs

Assistance for homeowners can be found at

www.gov.uk/housing-and-universal-credit/property-you-own

and

www.england.shelter.org.uk/housing_advice/repossession/how_to_deal_with_mortgage_arrears

The Breathing Space Scheme can help people struggling with debt, including rent or mortgage arrears. Find out how to access it via

www.england.shelter.org.uk/housing_advice/eviction/breathing_space_help_with_rent_or_mortgage_arrears

and

www.gov.uk/government/publications/debt-respite-scheme-breathing-space-guidance/debt-respite-scheme-breathing-space-guidance-for-creditors#starting-a-breathing-space

Private renters who are struggling with paying rent, should make sure they are receiving the maximum income they are entitled to via wages, benefits as well as any grants they may be eligible for. You can do this by checking your entitlements via a benefits calculator at

www.entitledto.co.uk/

or

www.benefits-calculator.turn2us.org.uk/

Further information for private renters can be found a

www.bexley.gov.uk/services/housing/housing-options/private-renting

and

www.england.shelter.org.uk/



Other Specific Local Advice

Samaritans are available 24 hours a day for a chat any time

Telephone 116 123 or email: jo@smaritans.co.uk

Shout text '**SHOUT**' to **85258** and you will be put in touch with a trained crisis volunteer

Mind in Bexley is a mental health charity based in Bexley who offer an extensive range of support, advice and information to communities in Bexley.

mindinbexley.org.uk

Bexley Voice is a voluntary organisation of parents and carers of children and young people with special educational needs and disabilities (SEND) living in Bexley. They provide an opportunity for parents and carers to express their views and input into the planning and delivering of SEND services. They signpost, support and empower families to obtain the best possible care and services -

www.bexleyvoice.org.uk/

Age UK Bexley is an independent, local charity working throughout Bexley to support older people, their families and carers

www.ageuk.org.uk/bexley/

Carers Support Bexley is a registered charity whose purpose is to provide information, support and breaks for carers

www.carerssupport.org/

Domestic Abuse support in Bexley is provided by Solace Womens Aid and Bexley Womens Aid

www.solacewomensaid.org/news/solace-bexley &
www.bexleywomensaid.org.uk/

Things to check to help with the cost of living

Other Specific Local Advice

Housing advice and support can be found at

www.bexley.gov.uk/services/housing

www.england.shelter.org.uk/housing_advice

Mind in Bexley is an independent, user-focused charity providing quality outcome-based services to make a positive difference to the Mental Health of the people of Bexley -

www.mindinbexley.org.uk/



LONDON BOROUGH OF
BEXLEY

Trusted by Bexley residents

A full list of voluntary groups operating across Bexley can be found at

www.bvsc.co.uk/category/advise-guidance-info

Re-Instate is a charity working to improve employment opportunities, quality of life and well-being for disadvantaged people in the London Borough of Bexley including people experiencing mental ill-health, people with learning disabilities, autistic adults and young people.

www.re-instate.co.uk/



Advice From Your Elected Representatives And Trade Unions

Bexley's Labour Councillors hold 12 of the 45 seats in the London Borough of Bexley in Belvedere, Erith, Northumberland Heath, Slade Green & Northend and Thamesmead East. We have produced this booklet to assist residents who require support in the cost-of-living crisis. Constituents requiring support with council services, can find our contact details at:

www.bexleylabour.org.uk/

Abena Oppong-Asare is the Labour Member of Parliament for Erith & Thamesmead. Constituents requiring support with Government agencies can find her contact details at:

www.abenaoppongasare.com/



To confirm who your councillors and MP are please enter your postcode at www.writetothem.com

Labour's Councillors – And The Areas They Represent

Belvedere



Esther Amaning
Labour

Erith



Nicola Taylor
Labour

Northumberland
Heath



Baljeet Gill
Labour

Slade Green
& Northend



Stefano Borella
Labour

Thamesmead
East



Zainab Asunramu
Labour



Daniel Francis
Labour



Chris Ball
Labour



Wendy Perfect
Labour



Anna Day
Labour



Larry Ferguson
Labour



Sally Hinkley
Labour



@BexleyLabour



bexleylabour.org.uk



BexleyLabourCouncillors

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Mabel Ogundayo
Labour

Advice From Your Elected Representatives And Trade Unions

Join a Trade Union

Working people standing together and negotiating with managers as one means that, on average, union members get:

- **higher pay than non-members**
- **better sickness and pension benefits**
- **more paid holiday**
- **the right to more flexible working hours.**

Unions argue for working people to be treated with respect, work to end bullying and harassment at work and stand up against unfair treatment of all kinds. They also train workers in safety and health and tackle the causes of ill health at work.

You can find the correct union for you at

www.tuc.org.uk/join-a-union



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 **Labour | BEXLEY**
Building a New Bexley

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