

COST OF LIVING BOOKLET

2022-2023

Support for
Uttlesford Residents



USEFUL WEBSITES

www.moneysavingexpert.com

get some inspiration on ways to save

www.which.co.uk/topic/cost-of-living

independent consumer information

www.moneyhelper.org.uk/en

a site that brings together lots of support around money

www.entitledto.co.uk

an easy-to-use benefit calculator

www.uttlesfordca.org.uk

your local Advice Centre

www.uttlesford.gov.uk/benefits

help the district council can provide

www.uttlesfordfrontline.org.uk

a one-stop site for local support - search 'cost of living'

www.helpforhouseholds.campaign.gov.uk

a site that pulls together national help

Correct at time of print Nov 2022

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COST OF LIVING

Support for Uttlesford Residents

GOVERNMENT SUPPORT

COST OF LIVING PAYMENT SCHEMES

There are many schemes now to help with the cost of living as prices increase. It can be hard to work out what you are entitled to and when, put simply:

What am I entitled to and when?

Who?	What?	When?
Everyone	£400 energy bills support scheme, spread over 6 months	From October 2022, until April 2023
Under 66 in receipt of benefits	£325 cost of living payments	Second payment due 8th-23rd November 2022
Aged 66+	£300 cost of living payment (in addition to a winter fuel allowance)	November/December 2022
Disability benefit claimants	£150 cost of living payment	From September 2022
Customers not connected to mains gas grid (using oil)	An additional £100 credit for electricity bills	TBC

Correct as of October 2022

Full details of the qualifying benefits and the payment timetable can be found here: www.gov.uk

You may also find it useful to look up benefits that you might be entitled to, either as an individual or as an organisation, by visiting:

www.helpforhouseholds.campaign.gov.uk or www.entitledto.co.uk

If you don't have access to the internet or need help understanding your benefits or claiming, please call Uttlesford Citizens Advice on **01799 618840**.

COST OF LIVING

Support for Uttlesford Residents

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CHECK YOUR BENEFITS

If you fit into any of the groups below, it is worth checking that you are getting all the help you are entitled to.

- of working age and on a low income
- sick or disabled
- of State Pension age and on a low income
- a carer
- responsible for children

A benefit calculator on the Council's website is easy to use, is confidential and will take about 10 minutes to complete.

Visit: www.uttlesford.entitledto.co.uk

Call: **01799 618840**

If you don't have internet access or need some extra help, Uttlesford Citizens Advice advisers can carry out a benefit check with you.

HELP FOR FAMILIES

It is always helpful checking that you are getting help that is available.

There are a range of opportunities for help with childcare costs, even if you are not claiming Universal Credit. Visit: www.childcarechoices.gov.uk

It is also worth registering for Child Benefit - even if someone earns above the eligible limit for an allowance, the person applying may accrue National Insurance credits towards a state pension and it will ensure a child is allocated a National Insurance number at 16 without applying.

COUNCIL TAX EXCEPTIONAL HARDSHIP FUND

The Exceptional Hardship Fund (EHF) offers short-term help with your Council Tax bill if you are struggling to pay the monthly instalments.

Find out more:

www.uttlesford.gov.uk/ehf

Call: **01799 510510**

People on low incomes may be eligible for Housing Benefit, Discretionary Housing Payments and Local Council Tax Support. All schemes will depend on your current circumstances.

Find out more:

www.uttlesford.gov.uk/counciltaxandbenefits

Benefits Calculator:

www.uttlesford.entitledto.co.uk/home/start

EMERGENCY SUPPORT

The Essential Living Fund (ELF) provides emergency financial assistance for adults and families to help pay for bills and essential household income.

Find out more:

www.southend.gov.uk/extra-financial-help/essential-living-fund and to apply, click on the link for Essex residents.

Call: **0300 7900124 (option 3)**

Alternatively, contact Uttlesford Citizens Advice on **01799 618840** or help@uttlesfordca.org.uk to see what local support is available.

WARM HOMES DISCOUNT

The Warm Home Discount Scheme has changed this year and you no longer need to apply for this help. If you are eligible, you will receive a letter between November and January which will set out how to claim an extra £150 credit on your electricity account between January and March 2023.

In the event that you think you should be in the Core Group but you have not had a letter in the mail by December, ring the Warm Home Discount helpline on 0800 731 0214.

For more information, visit:

<https://www.gov.uk/the-warm-home-discount-scheme>.



GRANTS TO HELP KEEP YOUR HOME WARM

There are numerous initiatives and grants available to help you keep your home warm.

Funding is usually income-dependent and/or allocated to homes with poor energy efficiency ratings.

Visit: www.uttlesford.gov.uk/article/5780/Funding-for-energy-efficiency-measures-for-your-household

To find out your home's efficiency rating, visit: www.gov.uk/find-energy-certificate



COLD WEATHER PAYMENTS

When it is really cold you will receive extra help with heating costs if you receive certain benefits. The Cold Weather Payment scheme runs from 1 November to 31 March and will provide a payment of £25 for each 7-day period of very cold weather. You do not need to apply, you will be paid automatically if you are eligible. For more information go to www.gov.uk/cold-weather-payment/eligibility

ENERGY BILL HELP

Most energy companies now have a fund to help anyone going through hardship, give yours a call and see how they can help. If your utility company is not being helpful, contact Uttlesford Citizens Advice.

PREPAYMENT METER HELP

If you are on a traditional meter you should have received a code in a letter, text or email. If you haven't received your first monthly voucher for £66 or are struggling with using the voucher, please contact your energy company. If they are unhelpful, contact Uttlesford Citizens Advice.

Call: **01799 618840**



HEATING OIL

Many people find that regular saving can help spread the cost of deliveries and some suppliers or buying schemes enable you to pay in monthly instalments in advance of ordering a delivery. This can help you spread the cost of an oil delivery and help with budgeting over the winter months. Please remember to always shop around for the best price even if you are saving with a particular company.

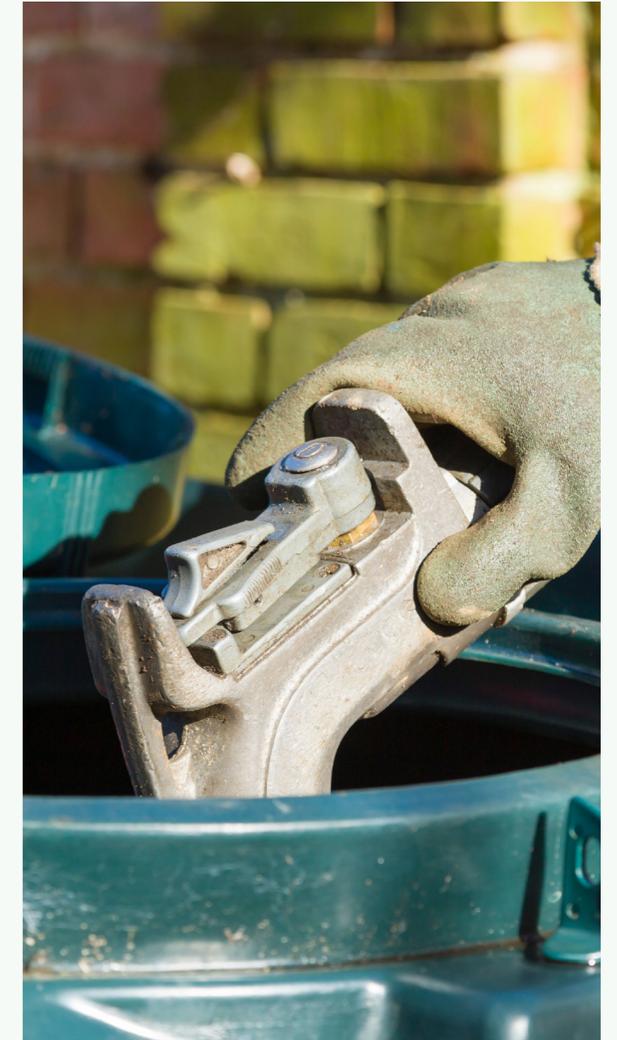
Useful websites include:

www.oil-club.co.uk

www.boilerjuice.com

www.theoillady.co.uk

or call: **0800 228 9140**



COST OF LIVING COOKING CHART

What is the cheapest way to cook?

Appliance	Cost per day	Cost per week	Cost per month	Cost per year
Electric cooker	87p	£6.09	£26.38	£316.54
Dual fuel cooker (gas & electric)	72p	£5.08	£22	£264.03
Gas cooker	33p	£2.32	£10.07	£120.83
Slow cooker	16p	£1.15	£4.98	£59.76
Air fryer	14p	£1.01	£4.40	£52.74
Microwave	8p	£1.01	£2.50	£30.02

Prices are estimates and vary dependent on numerous factors including the size of your household and what you are cooking, for example.



You can create your own calculations based on your own appliances and usage habits using this online calculator: www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/check-how-much-your-electrical-appliances-cost-to-use/

WATER BILLS

If there are more bedrooms in your home than people, or the same number, you may save money by getting a water meter. The Consumer Council for Water has a free water meter calculator that tells you if you can save with a meter. It asks questions about your water use and tells you your estimated costs if you have a meter.

Find out more here: www.ccwater.org.uk/watermetercalculator or contact your water company to find out if you can save.

If you are receiving benefits, you may be entitled to a social tariff which can cap the fresh water bill and reduce the sewerage bill. Contact your water provider for more information and application details.

Some water companies are offering free gadgets that help to regulate water usage, including shower heads, tap inserts, garden hose nozzles and

'Buffaloo' cistern bags. Contact your water company to find out more.

Water providers in Uttlesford:

Affinity Water
Call: 0345 357 2401
Visit: www.affinitywater.co.uk

Anglian Water
Call: 0800 169 3630
Visit: www.anglianwater.co.uk

Thames Water
Call: 0800 316 9800
Visit: www.thameswater.co.uk



BROADBAND

How to get Wi-Fi with no credit check:

- Pay-as-you-go mobile broadband
- Choose a rolling contract

Getting broadband when on Universal Credit

Social broadband tariffs exist and are cheaper than standard tariffs. Providers have the ability to confirm who is eligible for these, without the customer needing to prove their own eligibility. If you think you may be eligible, contact your provider to see if they can lower your costs.

Ofcom's list of social tariffs:
www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs

Uttlesford Citizens Advice also holds a stock of free Vodafone sim cards that can be distributed to anyone that is struggling with the cost of access.



HELP WITH TRAVEL

Uttlesford is a rural district and many residents rely on using a car or public transport to get out and about.

While the average price of fuel has dropped over the last few months, petrol still costs 26p a litre more than a year ago, and diesel 40p a litre more.

You can save on fuel by making your car more fuel efficient and filling up in the right place.

Make your car more fuel efficient

- 1. Keep your tyres inflated**
 - lower tyre pressures increase drag on a car, meaning you need more fuel.
- 2. Declutter your car**
 - the lighter your car is, the less effort it needs to accelerate.
- 3. Take your roof rack off**
 - a roof rack, even unused, adds wind resistance to a car, increasing drag and making the engine work harder.

- 4. Save cruise control for motorways**
 - on long, flat roads, cruise control helps you save on fuel by maintaining a constant speed. However, used regularly on roads that are not flat, it will increase how much fuel you use because it is slower to react to changes in gradient, meaning it will accelerate for longer than a driver would when going up a hill.

Find cheaper petrol or diesel

Find the cheapest petrol or diesel prices in your area by visiting www.petrolprices.com. There is also a mobile app to make it easier to use on your phone.

It covers about 8,500 forecourts across the UK. Results tend to be between one and four days old so there may not be an exact match when you drive up, though it should be close. Using it can save £5-£7 each time you fill up.

DEMAND RESPONSIVE TRANSPORT (DART) SERVICES

Demand Responsive Transport is provided by a number of minibus vehicles, typically accommodating between 8 and 16 passengers. Unlike general bus services, they are flexible and can divert on and off route to collect and drop off passengers within their operating area. The current DaRT service works by grouping bookings together to make it viable. It is not a taxi service, as there must be sufficient volume of passengers with similar itineraries.

Visit: www.essexhighways.org/getting-around/bus/community-transport/demand-responsive-transport-dart

Call: 01621 874411

DIGIGO

DigiGo is a fully electric shared public transport service which offers on-demand or pre-bookable travel in parts of Essex. There is no fixed route or timetable, which puts you in control of your journey. DigiGo is booked through the TravelEssex app.

Passengers can now use DigiGo in Great Dunmow, Stebbing, Great Saling, Great Canfield and surrounding areas. Everyone within this new boundary can get to Broomfield Hospital, Braintree Town Centre, GP appointments in Great Dunmow and community meetups in surrounding villages.

Visit: www.essexhighways.org/travelessex

UTTLESFORD COMMUNITY TRAVEL

Uttlesford Community Travel provides services to the residents of Uttlesford who find it difficult to access normal public transport, people aged over 60, disabled people and those who are rurally isolated.

All Uttlesford Community Travel minibuses are wheelchair accessible and all drivers are fully trained and checked through the Disclosure and Barring Service.

There is an annual membership fee and subsequent journeys are charged per mile.

Uttlesford Community Travel

Call: 01371 875787 / 01799 519008

Email: info@uttlesfordcommunitytravel.org

Visit: www.uttlesfordcommunitytravel.org



STAY WARM

KEEPING YOURSELF WARM

Wearing the right clothes can make a huge difference when living in a cooler house. You may also find extra support from electric blankets, heat pads, footwarmers and so on. We have selected a few examples of these to give you an idea of how much these appliances might cost to buy and run.

Appliance	Method	Cost to buy	Cost per hour	Cost per week
USB gloves	Plug into USB	£5	Less than 1p	5p
USB hand warmers	Plug into USB	£8	Less than 1p	5p
Microwaveable wheat bag	Microwave for 60 seconds	£4	Less than 1p	22p
Hot water bottle (1.5L)	Boil water in kettle	£5.50	7p	£1
Reusable hand warmers	Boil in water on hob	£5 for a pair	Less than 1p	£1.38 gas hob £4.43 electric hob
Electric heat pad	Plug into mains	£15	3p	£1.47
Electric blanket (single)	Plug into mains	£14	3p	£1.47

Correct as of October 2022

For more examples and tips, visit moneysavingexpert.com/utilities

Safety warning: please avoid using camping gas or flame type devices indoors due to increased fire risk and CO poisoning.

Uttlesford Community Action Network (UCAN)

UCAN - the community charity for Uttlesford - is able to provide free-of-charge for the most-vulnerable residents hot water bottles, blankets, electric blankets, duvets and other devices to help with staying warm and eating well this winter. Their handyman team can also help with draft proofing doors and windows, installing door curtains, changing light bulbs and installing digital devices.

For further information call the UCAN Community Response Hub on **03333 408218** or visit www.ucan.org.uk/community-response/

Uttlesford Children's Clothing Bank

Uttlesford Children's Clothing Bank is a volunteer-led charity which collects and re-distributes children's clothing to families who are in need. All clients remain completely anonymous. Professionals can refer people via Frontline or directly through the website. People may also self-refer.

Visit: www.uccb.org.uk



TIPS ON KEEPING YOUR HOME WARM

Reduce your boiler flow temperature

Boilers often have a default temperature that is sent to radiators which is set higher than needed. This reduces the efficiency of your boiler. Depending on the type of boiler you have, its efficiency can be improved by locating the 'flow temperature' dial/setting on the boiler and adjusting it to a lower temperature of 60 degrees. Reducing your boiler flow temperature could save you approximately £100 per year.

Reducing your boiler's flow temperature is not the same as reducing the temperature on your thermostat and won't reduce the temperature of your home but may increase the time it takes for your home to reach the target temperature on your thermostat. People over 65, or with pre-existing health conditions, may want to set a slightly higher flow temperature before lowering it further to ensure your home warms up quickly enough.

Visit: www.moneysavingboilerchallenge.com

Turn down radiators when rooms are not in use

Most radiators are fitted with valves that control the temperature of a room by changing the flow of hot water to the radiator. These valves are often misused as 'on/off' switches, and in rooms which aren't used all day such as bedrooms, or rooms which you don't use regularly, these can often be set too high.

These valves are usually marked with a scale from 0 – 6, where zero (0) is off and six (6) is fully open. They can be adjusted by twisting them clockwise or anti-clockwise. Aim for the lowest setting that keeps the room to your desired temperature. A lower setting reduces the volume of hot water, using less energy and saving you money – approximately £70 per year.

Stop heat escaping through doors and windows

Draught-proofing is one of the cheapest and most effective ways that you can take to stop the heat escaping and reduce your energy bills by approximately £70 per year:

- By blocking unwanted gaps around windows, doors and the floor that let the cold air in and warm air out, you'll use less energy to heat your home. Visit: www.energysavingtrust.org.uk/advice/draught-proofing
- Window film is a form of temporary secondary glazing. By installing window film on your windows, you can help stop heat escaping through the glass. You can buy window film at most hardware shops and online and install it yourself or with the help of a professional.

WARM SPACES

Libraries

If you would like to get out and into a warmer space within your community, it might be worth considering popping along to your local warm and welcoming library. In Uttlesford, there are four libraries based in Great Dunmow, Saffron Walden, Stansted Mountfitchet and Thaxted.

By joining an Essex library, you can gain free access to books and DVDs, e-books and audio books, e-newspapers and magazines, online resources and library computers. Some libraries also offer activity sessions, like story and rhyme-time sessions for young children and adult crafts clubs.

Essex Libraries

Call: 0345 603 7628 Monday-Friday 8.30a.m. to 5.00p.m.

Email: answers.direct@essexcc.gov.uk

Visit: www.libraries.essex.gov.uk

For further details on local venues and activities that can offer a warm and welcoming space, visit

www.uttlesfordfrontline.org.uk

Search 'warm' and look for a teacup icon!

FOOD

The cost of food has increased significantly this year. However, it really shouldn't have to be a choice between 'heating or eating'. If you are struggling to put food on the table, please don't suffer in silence. There is local support out there.

UTTLESFORD FOODBANK

Uttlesford Foodbank provides food and care parcels to individuals and families during times of crisis. All public referrals can be made through Uttlesford Citizens Advice or by speaking to local care professionals such as Health Visitors, GPs, Social Workers, Schools, Mental health support workers, or council housing or benefit teams. Professional referrals to the Foodbank can be made via Uttlesford Frontline.

Uttlesford Food Bank via Uttlesford Citizens Advice

Call: 01799 618840

Visit: www.uttlesfordca.org.uk

Uttlesford Frontline

Visit: www.uttlesford.essexfrontline.org.uk

TOUCHPOINT COMMUNITY FOOD SHARE

TouchPoint in Stansted Mountfitchet helps to distribute produce which supermarkets would otherwise dispose of but is still perfectly good to eat. The food is free to take. Not only is this great for your pocket but also better for the environment too!

The Community Food Share scheme runs on the following days and times every week:

Crafton Green Stansted CM24 8AQ, Weds. Thurs, Fri, Saturday. 11-am-12pm.

Elsenham Bowls Club, CM22 6LA Tues 9.30am-11am.

Times may be subject to change and TouchPoint expect to launch in new locations shortly. More information can be found at www.thetouchpoint.org or on Facebook @touchpointstansted

TouchPoint Stansted

Call: 07572 114882

Email: info@thetouchpoint.org

Visit: www.thetouchpoint.org

HEALTHY START VOUCHERS

If you are more than 10 weeks pregnant or have a child under 4, the Healthy Start scheme can help you:

- buy healthy foods like milk or fruit
- get free vitamins

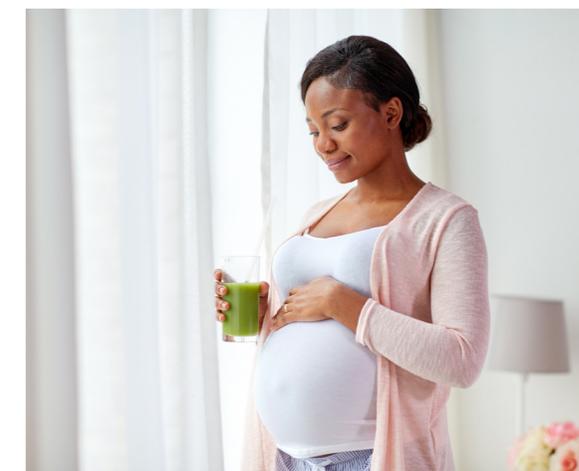
You need to be claiming certain benefits to qualify. If you are pregnant and under 18 you can claim without receiving benefits.

If you are eligible, you will be sent a Healthy Start card with money on it that you can use in some UK shops. They will add your benefit onto this card every 4 weeks.

The Healthy Start voucher scheme has now been extended to include disadvantaged children under four years of age who were previously denied the support because of their families' immigration status.

Healthy Start Vouchers

For more information or to apply, visit: www.healthystart.nhs.uk



DUNMOW COMMUNITY FRIDGE

Uttlesford Community Action Network (UCAN) in Dunmow helps to distribute fresh food items for people in need. The food is free to take and the fridge is regularly restocked. Open Monday to Friday between 9.00 a.m. and 4.30 p.m. at Dunmow Community Hub, 45 Stortford Road, Great Dunmow, Essex. CM6 1QD
Uttlesford Community Action Network

Call: 03333 408218

Email: connect:ucan.org.uk

Visit: www.ucan.org.uk

HOUSING SUPPORT

Uttlesford District Council's Housing Options team provides the council's homelessness service and manages the housing register. Housing Options officers want to help and are experienced in assisting in various situations including if you have lost your accommodation, are worried about losing your home, or need to move.



HOUSING OPTIONS

Call: **01799 510510** and ask for the duty Housing Options officer (if you call out of office hours, you will be directed to an out of hours service).

Email: housingoptions@uttlesford.gov.uk

Uttlesford Citizens Advice is also a useful service to find out about your housing rights and getting help.

Call: **01799 618840**

Email: help@uttlesfordca.org.uk

Referrals or call backs to the Housing team or Uttlesford Citizens Advice can be made through www.uttlesfordfrontline.org.uk

If you are struggling to pay your mortgage or rent, always talk to your landlord or mortgage company as soon as possible to find out what help may be available - don't assume your only option is to cut back even more on food and heating.

JOB LOSS/REDUNDANCY

You might be told you are at risk of redundancy if your employer has one or more jobs they can't afford or no longer need. Facing redundancy can be stressful and confusing. If you are worried about money, concerned that you have been discriminated against or that your redundancy is unfair, or need help to claim benefits such as Universal Credit, contact Uttlesford Citizens Advice.

Uttlesford Citizens Advice

Call: **01799 618840**

Email: help@uttlesfordca.org.uk

Visit: www.uttlesfordca.org.uk

Further information about redundancy and your rights can also be found on the following websites: www.gov.uk provides information on redundancy rights and help to find work. Money Saving Expert: www.moneysavingexpert.com/family/redundancy-help/ ACAS: www.acas.org.uk/your-rights-during-redundancy

TouchPoint Job Seekers "Drop in"

Fridays 8.30am-12.00.

Support with CV writing, job searching/ applications and interview practice.

Access to online digital devices.

Location: TouchPoint Community Hub, Crafton Green Stansted.

LOOKING FOR WORK?

The Transition Project provides a free service to help anyone looking for work. They offer face to face sessions or personal support by phone, email and Zoom.

The Transition Project

Call: **07901 173 763**

Email: swtransitionproject@gmail.com

Visit: www.transitionproject.co.uk

DEBT ADVICE

Dealing with money issues can sometimes be confusing and overwhelming, but if you don't understand how things like credit or mortgages work, you could end up losing out financially or getting yourself in debt. Dealing with the issues sooner rather than later is always better.

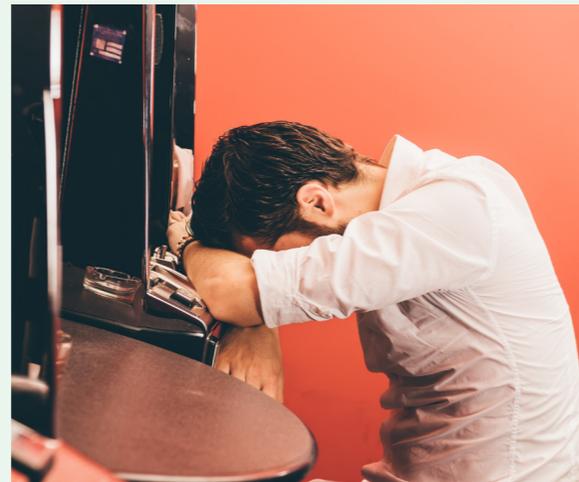
Uttlesford Citizens Advice can give you the information you need to make the right choices, including deciding which debts need to be dealt with first, helping you work out the best option for you and ultimately help you take back control of your finances.

Uttlesford Citizens Advice
Call: 01799 618840
Email: help@uttlesfordca.org.uk
Visit: www.uttlesfordcab.org.uk

GAMBLE AWARE

When money is tight, we know it can be hard to resist the lure of 'easy money'. But gambling is never the answer. Gamble Aware offer free, confidential help and support to anyone who is worried about their (or someone else's) gambling 24/7. You can contact them via telephone or on their online chat service.

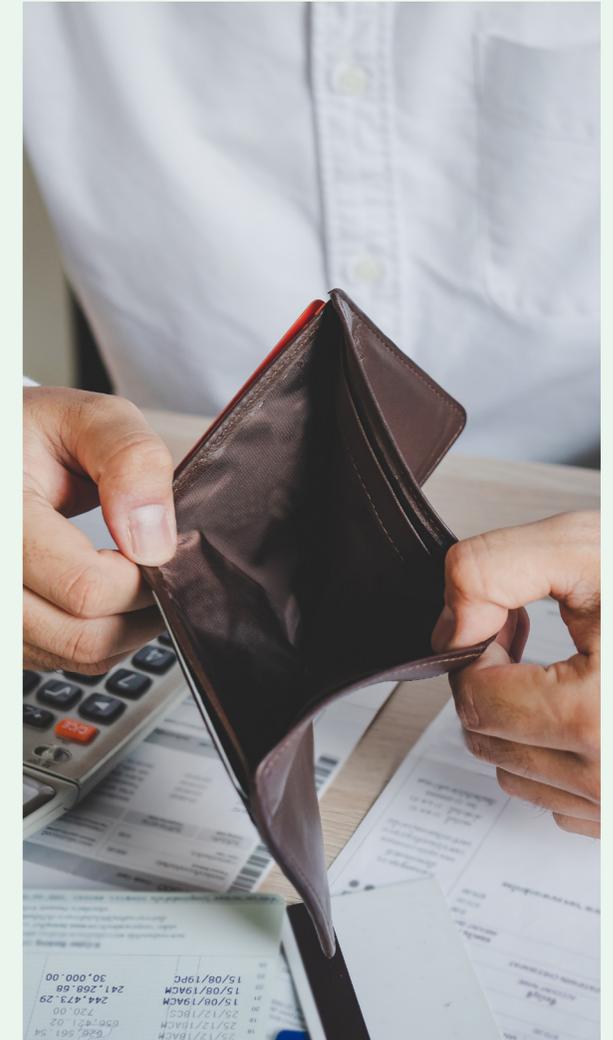
Gamble Aware
Call: 0808 8020 133
Visit: www.begambleaware.org



LOAN SHARKS

A loan shark is someone who runs a money lending business without permission from the Financial Conduct Authority (FCA). Loan Sharks often use intimidation and violence to get money from their 'clients'. If someone who has lent you money threatens you or is violent, contact the police straight away.

If you think a money lender is operating without being FCA authorised, you can speak in confidence to the Illegal Money Lending Hotline on 0300 555 2222. You can also email the Illegal Money Lending Team at reportaloanshark@stoploansharks.gov.uk or text loan shark and your message to 60003.



BE SCAM AWARE

Scammers have been using the cost-of-living crisis as a means of duping people into making payments and/or handing over their bank details, so make sure any communication you receive purporting to be from from DWP, your energy supplier or any other organisation is legitimate.

Whilst energy suppliers may be reaching out to customers about discounts and savings, it is important to note that they will never ask for bank details.

Always pause before opening a link within a text message or email. Some scams can be very convincing.



TAKE FIVE TO STOP FRAUD

Criminals are experts at impersonating people, organisations and the police. They spend hours researching you for their scams, hoping you will let your guard down for just a moment. Stop and think. It could protect you and your money.

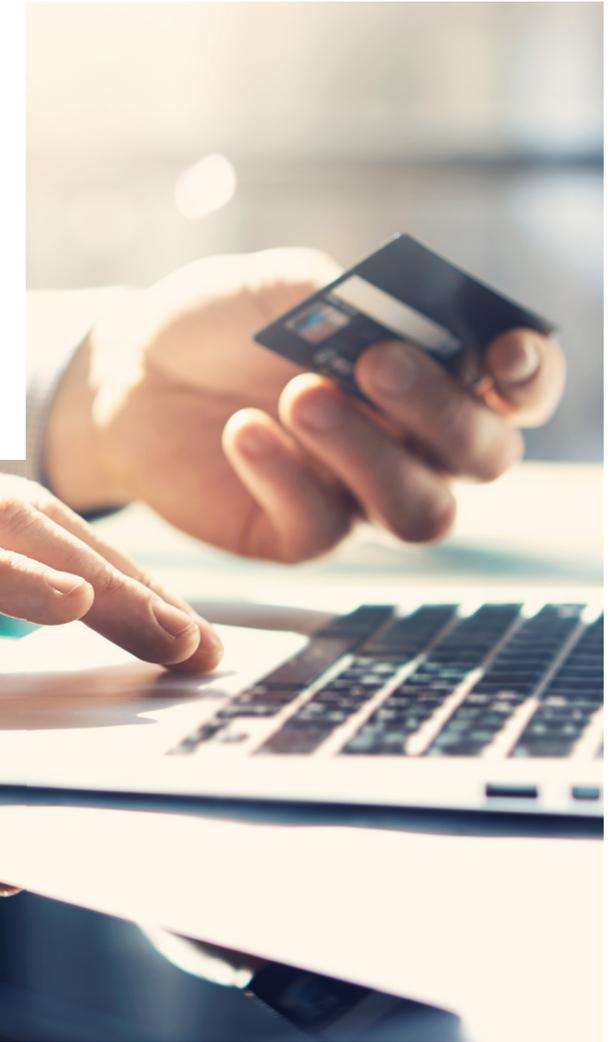
- 1. STOP**
Taking a moment to stop and think before parting with your money or information could keep you safe.
- 2. CHALLENGE**
Could it be fake? It is ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- 3. PROTECT**
Contact your bank immediately if you think you have fallen for a scam and report it to Action Fraud.

Take Five to Stop Fraud
Visit: takefive-stopfraud.org.uk

Action Fraud
(to report fraud or cyber-crime,
Monday – Friday 8am-8pm)
Call: **0300 123 2040**

If you are deaf or hard of hearing, text
phone: **0300 123 2050**

Visit: www.actionfraud.police.uk



YOUR HEALTH

MENTAL HEALTH

The cost-of-living crisis has pushed money worries to the forefront of many people's minds. Money worries can manifest in feelings of embarrassment and shame with individuals often not knowing where to turn for advice and support. If you are struggling, know that you are not alone, and support is out there.

Mind in West Essex

Mind in West Essex has a range of services and self-help tools, including counselling, digital social groups, anxiety groups, volunteering, befriending for lonely parents, mental health coaches, wellbeing assistants, training and information.

Mind in West Essex

Call: **01371 876641**

Email: admin@mindinwestessex.org.uk

You can also make contact via:
mindinwestessex.org.uk/contact-us/

Visit: www.mindinwestessex.org.uk

Opendoor Counselling Service

If you are aged between 13 and 26 and are feeling sad, lonely, worried or confused and want someone to talk to who won't judge you, Opendoor is here for you. They offer a free, confidential service for young people living in Uttlesford and the surrounding area.

Opendoor Counselling Service

Call: **07803 178794**

Visit: www.open-door.info

Samaritans

Samaritans provides support to anyone in emotional distress, struggling to cope, or at risk of suicide. Whatever you are going through, a Samaritan will face it with you.

Samaritans

Call (any time, day or night, from any phone for free): **116 123**

Email (response time 24 hours):
jo@samaritans.org

Write to: Chris Freepost RSRB-KKBY-CYJK PO Box 9090 Stirling FK8 2SA

Visit: www.samaritans.org

Find all local services and support at
www.uttlesfordfrontline.org.uk

WINTER WELLBEING

Cold weather can make some health problems worse and even lead to serious complications, especially if you are 65 or older, or if you have a long-term health condition. Whilst these are financially challenging times, it is still important to try and keep yourself warm.

Heat your home to at least 18 degrees. If you can't heat the whole house, heat the room you are in or yourself.

Get vaccinated: protect yourself and those around you from both the Flu and COVID-19.

Stay connected: Keep in touch with people, keep a list of useful contacts in case of emergencies and please look out for friends and neighbours who may be vulnerable Visit: www.nhs.uk

Find Your Active

With many of us feeling the pinch, Find Your Active, highlights some of the ways you can still participate in physical activity, with it costing little or no money at all.

The Find Your Active activity finder highlights the opportunities in your local area. Visit: www.activeessex.org/find-your-active/find-your-active-for-free

HELP WITH HEALTH COSTS

Prescriptions

Some patients do not have to pay for prescriptions. If this is the case for you, the NHS will ask to see proof of your entitlement. This could be a prescription prepayment certificate (PPC), benefit award notice, or an exemption certificate.

It is your responsibility to check whether you're entitled to claim for free treatment or prescriptions.

Visit: www.nhs.uk/nhs-services/help-with-health-costs

NHS Low Income Scheme

If you have a low income, you may be able to get help with NHS costs through the NHS Low Income Scheme (LIS). The scheme covers prescription costs, dental costs, eyecare costs and healthcare travel costs.

Visit: www.nhs.uk/nhs-services/help-with-health-costs/nhs-low-income-scheme-lis

PRESCRIPTION PREPAYMENT CERTIFICATE

A Prescription Prepayment Certificate (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:

1. The 3-month PPC costs £30.25 and will save you money if you need more than 3 prescribed items in 3 months.
2. 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.

Call: 0300 330 1341

Visit: <https://services.nhsbsa.nhs.uk/buy-prescription-prepaymentcertificate/start>



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