



Cost of Living Crisis



Introduction

The cost of living crisis is impacting people across Birmingham and we know this is a worrying time for many families.

This booklet, produced with help from our partners, offers practical advice on the help and support you might be able to get if you have **financial worries**. It provides information on how to check if you are receiving all the **benefits** you are entitled to and looks at how you can **heat your home** safely and keep it free of damp or mould. With escalating food prices, there's also advice on how to access **support in the city** if you are struggling to feed yourself and your family.

On each page, you'll find useful organisations that can offer support if you are affected by the increased costs of living.

Energy Support

Energy bills are rising – and many people are worried about how they can keep themselves, their family and their homes warm this winter. In this section, you'll find advice on the financial support and other help you could be entitled to.

Help with bills

If you are struggling to pay your energy bills or are worried about the increasing costs, first contact your energy supplier to see if they can help.

The 'Big 6' energy suppliers are:

- British Gas – 0330 100 0303
- E-ON – 0345 303 3040
- OVO – 0800 599 9440
- Scottish Power – 0800 027 0072
- SSE – 0345 600 2006
- EDF – 0333 200 5110

If you don't know who supplies your electricity, find "who is my electricity supplier?" on the National Grid website at www.nationalgrid.co.uk. To find out who your gas supplier is, look it up at: www.findmysupplier.energy.

Suppliers must offer affordable payment plans to anyone who is struggling to pay their bills.



Prepayment meter customers

You can also get help if you have a prepayment meter. If you are struggling to top it up, contact your supplier and ask for an 'emergency credit'. This emergency credit must be repaid, but you can ask for a payment plan so it is paid back over a period of time. Some suppliers also offer a 'discretionary credit', which may not have to be repaid.

If you are struggling to top up your meter, you can ask your supplier to:

- Review payments and debt repayments
- Offer a payment break, reduction or more time to pay
- See if you are eligible for hardship funds
- Provide extra support credit if you are in a vulnerable situation and are unable to pay

Energy Support Scheme

If you are on a traditional prepayment meter and receive vouchers as part of the government's Energy Bills Support Scheme (EBSS), it's important to note that they have a 90-day expiry from the date of issue. After 90 days, you cannot add it to your meter. Redeem your vouchers at a top-up point – your supplier will tell you where you can do that.

Vouchers issued after March 2023 may be valid for less than three months because the scheme ends on June 30, 2023. You should have received the first instalment by the end of October 2022. If you have still not had yours, contact your supplier straight away. If you have a smart prepayment meter, you'll receive the discount automatically from your energy provider on the first week of every month.

Please remember: Do not send any personal information or bank details to anyone who says they need them to apply the discount to your account – this is a scam.

Be aware of scams

There are several energy scams linked to the cost of living crisis. These include:

- Text messages and emails claiming to offer energy rebates
- Doorstep sellers trying to “sell” energy tariffs
- Energy efficiency scams that offer rebates and grants

You can find some helpful advice on the Birmingham City Council website on how to avoid these: www.birmingham.gov.uk/energyscam

Help from Birmingham City Council

There are several schemes available for residents. You can find full information and guidance at: www.birmingham.gov.uk/energyhelp. The **Local Welfare Provision Crisis Grant** is to help people on prepayment meters. You can see if you are eligible by searching for “help with fuel” on the Birmingham City Council website: www.birmingham.gov.uk. You can also find help and advice at National Energy Action (NEA): www.nea.org.uk.

Energy Saving Tips

There are some things we can all do at home to help save some energy and reduce our bills. The Energy Saving Trust has lots of useful advice on its website (www.energysavingtrust.org.uk) but here is some of its **top advice**:

- **Switch off standby – turning off your appliances at the plug and not leaving them in standby mode can save up to £30 a year. Leave your fridge and freezer on, though.**
- **If you have a combi boiler, turn down the flow temperature to 60C – this can save you up to 5% on energy bills. It is different from turning down your thermostat, though – have a look at <https://moneysavingboilerchallenge.com> to find out how to do it.**
- **Wash clothes at 30C – use the eco setting and make sure there is a full load. This can save about £35 a year.**
- **Four-minute shower – reducing your time in the shower to four minutes could save you up to £95 a year.**

For more advice and tips, have a look at the **Local Energy Advice Partnership (LEAP)** website: www.applyforleap.org.uk/useful-information. You can also find useful videos on the **British Sign Language** and **The Energy Saving Trust's** YouTube channels.





Staying safe and healthy at home

The cost of living crisis means many people are not heating their homes as much as they would normally. However, it is important to be aware of potential risks: if your home is cold and/or damp, it could cause health problems. If you have an existing health condition, such as circulatory problems, diabetes and arthritis, or a respiratory condition, such as asthma, the cold can make it worse.

Under-heated and poorly ventilated homes can also lead to damp or mould problems.

Mould

Mouldy homes can cause serious health problems, but there are ways of reducing the risk.

Some damp is caused by condensation, which can result in mould. Condensation occurs when moist air comes into contact with a colder surface, such as a window or a wall and the dampness can lead to mould on walls, ceilings and behind furniture, where air circulation is poor. The earlier you spot signs of damp, the better.

Did you know that two people showering, cooking and washing the dishes daily can add about 50 litres of moisture to the air in a week?

How can you prevent condensation and mould?

- Even in the winter, it is a good idea to increase ventilation in the house – and that means opening the windows when cooking or in the bathroom
- Leaving bedroom doors open to ensure air moves around the house
- Not drying clothing on radiators
- Wiping down windows and window sills every morning
- When cooking, keep saucepan lids on to reduce condensation in the kitchen (open the window and close the door to the other rooms, to reduce condensation moving throughout the house)
- Keep the bathroom window open for about 20 minutes after you have bathed or had a shower
- Leave your bedroom window slightly open at night (if you can) or open it for 15 minutes in the morning
- If you have central heating on, heat all rooms but reduce the thermostat so the whole house is warm
- Leave gaps between the wall and your furniture to help air circulation

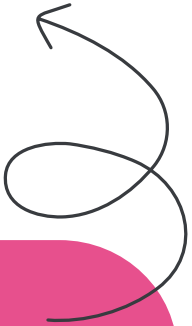


Food Support

The cost of living crisis means groceries have become more expensive and many families are struggling to buy healthy, nutritious food. There is help across Birmingham if you are finding it difficult to feed yourself and your family. You can find out what help is available near you by taking a look at the Food Justice Network map by scanning this QR code. There are a few different types of support available across Birmingham:



Scan the QR code for more information



Food banks

Food banks can help you if you are in financial crisis and do not have enough food. They provide a free parcel that lasts for at least three days. The map here highlights where they are in **green and blue**.

At some food banks, you can only access them if you receive a referral from services, such as social services, support workers in schools, law centres, social centres, GPs and the Citizens Advice Bureau. These are shown in **green** on the map. Most only accept three vouchers every six months. Find out if you are eligible by logging on to: www.birmingham.gov.uk/foodhelp

There are other projects in the city that help you to do your weekly shop at a much lower cost. These include food clubs, food pantries and social supermarkets. These are marked yellow on the map.

Food Clubs

The charity **Family Action** runs **Food On Our Doorstep (FOOD) clubs** that provide good-quality food at a low cost. It costs £1 a year for a family to become a member and you can then buy about £10-£15 of food every week for just £3.50. To become a member you must live or work within approximately 15 minutes of a club. There are seven clubs in Birmingham. To find out more, email birminghamfoodclubs@family-action.org.uk, telephone 0781 640 8850 or visit: www.family-action.org.uk

Incredible Surplus

There are four Incredible Surplus venues in Birmingham and one in Solihull. This organisation collects food from supermarkets, restaurants and other places that would otherwise go to waste. You can pick up your groceries and donate on a “Pay-As-You-Feel” basis – you pay what you can afford, if you can afford anything. You can always donate time (as a volunteer), if you wish, but there is no obligation because Incredible Surplus exists to prevent food waste. To find out where they are located and their opening times, visit: www.incrediblesurplus.org

Community cafés

Community cafés provide a hot, cooked meal, sometimes for free or for a donation. These include **FoodCycle** and **The Active Wellbeing Society**. These are marked **red** on the Food Justice Network map. If you have children, additional support is available.

Visit: www.google.com/maps/d/u/0/viewer?mid=1VmlZ7IW0-jFLkDUkLoChMfKdjpwS3i3w&ll=52.50593114939773%2C-1.874169176468341&z=11

Healthy Start card

If you are over 10 weeks pregnant, have a child under four years, or you or your family get certain benefits, you may qualify for a Healthy Start card. If you are eligible, you will be sent a card that is topped up automatically every four weeks. It can be used to obtain plain liquid cow's milk; fresh, frozen, and tinned fruit and vegetables; fresh, dried, and tinned pulses; and infant formula milk based on cow's milk, from many shops across the city. You can also get free vitamins.

You can qualify for the Healthy Start scheme if you are at least 10 weeks pregnant or have at least one child that's under four. You must also be receiving any of the following:

- Child Tax Credit (only if your family's annual income is £16,190 or less)
- Income Support
- Income-based Jobseeker's Allowance
- Pension Credit (which includes the child addition)
- Universal Credit (only if your family's take-home pay is £408 or less per month from employment)

You are also eligible for Healthy Start if:

- You are under 18 and pregnant, even if you are not claiming any benefits
- You claim income-related Employment and Support Allowance (ESA) and are over 10 weeks pregnant
- You, your partner or you carer get Working Tax Credit run-on only after you have reported you're working 16 hours or less per week

What do you get?

- £4.25 each week of your pregnancy from the 10th week
- £8.50 each week for children from birth to 1 year
- £4.25 each week for children between 1 and 4 years

To find out if you could get a Health Start card, visit: www.birmingham.gov.uk/healthystart



Free School Meals

You may be eligible to claim free school meals for your child, up to the age of 19 years, if you (or your child) receive at least one of:

- Income Support
- Income-based Jobseeker Allowance
- Support under part VI of the Immigration and Asylum Act 1999
- Child Tax Credit (as long as you are not also entitled to Working Tax Credit and have an annual gross income of up to £16,190)
- Working Tax Credit run-on (paid for the four weeks after you stop qualifying for Working Tax Credit)
- The guaranteed element of State Pension Credit
- Universal Credit - your child is only eligible for free schools meals under Universal Credit if you and your partner have net earnings of less than £7,400 per year

You can check if your child can get free school meals at: www.birmingham.gov.uk/school-meals. Contact your child's school for more info on how to register. Free school meals have been shown to save families an average of £400 per year. It also means your child's school gets additional funds that can be spent on things that may help your child's learning, such as extra support and school trips. Being in receipt of free school means you are automatically registered for the Holidays, Activities and Food Programme.

Local pantry

A scheme called **Your Local Pantry** enables members to buy good quality food, including fresh, refrigerated, frozen and long-life foods, at a lower cost. Each pantry is set out like a shop and the food comes from surpluses from producers or big retailers. Pantries are run by community groups, charities and churches and anyone can become a member. Each Pantry sets its own membership costs, usually about £5 a week, but a member who shops there every week can save about £1,000 a year on their groceries. There are several in Birmingham – to find out where your local one is, visit:

www.yourlocalpantry.co.uk



Money and Benefits

It's important to check if you are receiving the right benefits. Billions of pounds of benefits go unclaimed each year, which means many households struggle more than they need to. Even if you have received benefits for years, you should make sure you are receiving the right ones and the right amount.

Benefit calculator

You can check your entitlements using the:

Turn to us Benefit Calculator: www.benefits-calculator.turn2us.org.uk

Entitled to Benefit Calculator: www.entitledto.co.uk

Commonly Underclaimed Benefits

Many individuals and families do not claim these benefits, even though they are entitled to receive them.

Disability Benefits: If you have a disability or health condition that means you need help with everyday tasks or support getting around, you could qualify for additional financial support.

These include:

- Attendance Allowance (state pension age)
- Child Disability Living Allowance (under 16)
- Personal Independence Payment (16 or over)

Find out more at:

www.gov.uk/browse/benefits/disability

Carer's Allowance: If you care for someone for at least 35 hours a week and they receive any of the above benefits, you might be able to claim Carer's Allowance. Find out more at: www.gov.uk/carers-allowance.

We recommend that you seek support from a skilled welfare rights adviser if you think you could be eligible for any of these benefits.

Pension Credit: If you are over the state pension age and are on a low income, you might be entitled to Pension Credit. This provides extra money to help with living costs. Find out more at: www.gov.uk/pension-credit/how-to-claim

Guardian's Allowance: if you are looking after a child whose parents have died (or, sometimes, if there is one surviving parent), you could be entitled to Guardian's Allowance. This is currently £18.55 per week, on top of Child Benefit, and is tax free. Find out more at: www.gov.uk/guardians-allowance

Council Tax Support: You may be eligible for this if you are on a low income and need help with your Council Tax bill. You may be entitled to up to 100% support if you or your partner is:

- A pensioner
- Entitled to a disability premium or disabled child premium
- Entitled to Employment Support Allowance and who also receives a qualifying disability related benefit
- Receiving a carer's premium
- Receiving a war disablement pension, war widows pension or war widower's pension
- Caring for a child dependent under 6

For more information, visit: www.birmingham.gov.uk/info/20017/benefits_and_support



Universal Credit: this helps towards living costs and replaces Housing Benefit, ESA, JSA, Child Tax Credit, Working Tax Credit and Income Support. You could be entitled to this if you are in work and it can include help towards childcare costs. *Seek advice from a welfare adviser before applying for Universal Credit as you may not be better off www.citizensadvice.org.uk/benefits/universal-credit.

Means-tested benefits

People on means-tested benefits received a £650 cost of living payment from the government in the autumn of 2022 and further support was announced for 2023-24.

This means you could be entitled to a £900 cost of living payment if you receive any of the following means-tested benefits:

- Universal Credit
- Income-Based Jobseeker's Allowance (JSA)
- Income-Related Employment and Support Allowance (ESA)
- Income Support
- Pension Credit
- Working Tax Credit
- Child Tax Credit

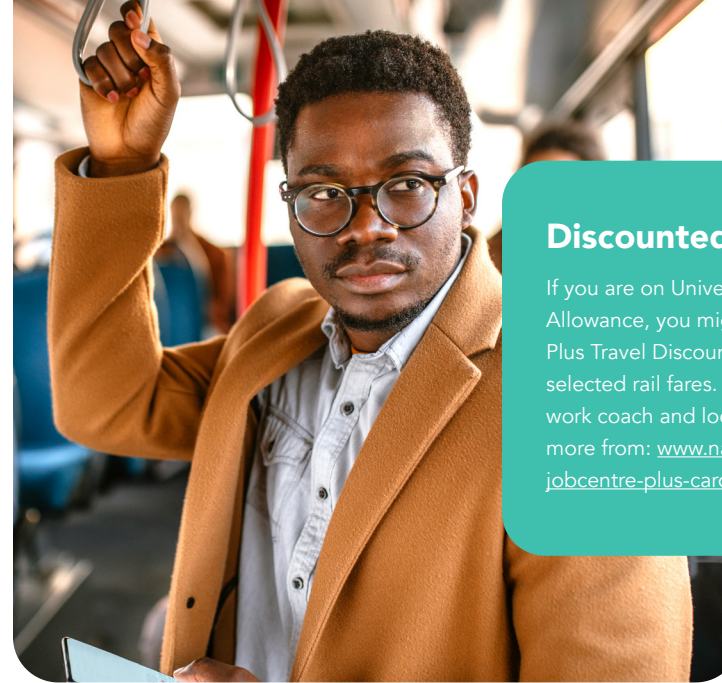
It will be tax free, not count towards the benefit cap and will not impact existing benefits. The government has not yet said how these payments will be made and when.

Grants

There are many charitable grants available, which can help with anything from school uniforms to energy debt and from providing household appliances to equipment for children with disabilities. Charitable grants do not have to be paid back. You can find out more at: grants-search.turn2us.org.uk

Childcare

You could be entitled to receive up to £500 every three months – that's up to £2,000 a year – for each child, to help with the cost of childcare. Find out more at: www.gov.uk/tax-free-childcare



Discounted public transport

If you are on Universal Credit or Jobseeker's Allowance, you might be able to claim a Jobcentre Plus Travel Discount Card. This gives 50% off selected rail fares. You can apply through your work coach and local Jobcentre Plus. Find out more from: www.nationalrail.co.uk/times_fares/jobcentre-plus-card.aspx

Free NHS prescriptions

The NHS England tool can be used to check if you qualify for free NHS prescriptions, dental check-ups and treatment. The NHS Low Income Scheme can also help with the cost of some health treatments. Find out more at: <https://services.nhsbsa.nhs.uk/check-my-nhsexemption/>

Broadband and mobile phone

If you receive certain benefits, you could get a cheaper home broadband tariff or mobile phone deal. These "social tariffs" are discounted deals and are offered by several providers and could save a household up to £200 a year.

Not all companies offer the same deal and some are dependent on which benefits you receive, but they start from about £10 a month and most of the internet offers include superfast broadband speeds.

It's important to know that:

- If your provider offers a social tariff, you can switch, free of charge, even if you are mid-contract.
- Your monthly costs will not increase mid-contract.
- If you leave, you will not have to pay a fee

You can find out more information at **Ofcom:** www.ofcom.org.uk

The **MoneySavingExpert website** also has up-to-date information on social tariffs: www.moneysavingexpert.com/compare-broadband-deals/broadband-social-tariffs/

Debt information

Do not suffer in silence if you are worried about debt – there is help out there for you.

Birmingham City Council has produced factsheets with useful information on debt-related issues:

www.birmingham.gov.uk/debtadviceteam

You can also visit:

www.birmingham.gov.uk/helpinbrum

Worrying About Money will help you to identify options for dealing with financial worries and it provides a list of organisations that can offer help with free and confidential advice:

www.worryingaboutmoney.co.uk/birmingham

If you need to talk to someone in person about cost-of-living issues, there are three Customer Services Centres at Druids Heath, Erdington and Northfield. You can find their opening times at:

www.birmingham.gov.uk/directory/28/customer_service_centres

You can also telephone Birmingham's Contact Centre, which is open Monday- Friday from 9am-7pm and Saturday from 10am-1pm.

Contact advisers by calling: **0121 303 1116**

Other help

There are also other services who offer free and confidential advice:

- The Project: benefit, debt and housing advice
Contact: **0121 453 0606** or visit:
www.theprojectbirmingham.org
- Citizens Advice Birmingham: benefits, debt, housing and more. Contact: **0344 477 1010** or visit: www.bcabs.org.uk
- Disability Resource Centre: advice and advocacy services for disabled people. Contact: **03030 402 040** or visit: www.disability.co.uk

Budgeting

The cost of living crisis is squeezing most people's income and rising bills are affecting everyone.

If you feel you are not in control of your spending, or you are unsure how to budget, there are many good websites that can help you get back on track by helping you to analyse your income and look at how you are spending your money. It may help you to find areas where you can reduce your spending. To make a start, you'll need at least three months of:

- Bank statements
- Credit card statements
- Receipts for anything you pay for in cash
- Payslips

Martin Lewis's **MoneySavingExpert website**

provides a comprehensive budget planner:

www.moneysavingexpert.com/banking/budget-planning/. For advice on budgeting and living on a squeezed income, **The Money Helper website**

has good advice: www.moneyhelper.org.uk. If you are worried about credit card debt, have a look at the advice from debt charity **Step Change**:

www.stepchange.org.uk. If you are in overdraft, contact your bank or building society to see how it can help you.

Loans

Be careful about taking out loans to pay your bills as these can work out much more expensive because of the interest charges. Instead, contact the organisation you owe money to, to see if you can agree a payment plan. If you still decide to get a loan, make sure the lender is registered on the **Financial Conduct Authority (FCA)** website.

You can check at www.fca.org.uk. If they are not on the site, they may be a "loan shark". These are rogue lenders who charge large fees and high interest rates. You can report loan sharks to:

www.stoploansharks.co.uk

One-off expenses

You can apply for a **Budgeting Loan** if you or your partner has received one of the following benefits for six months:

- Pension Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance

The loans are available if you need help with an essential one-off expense, such as buying furniture or the cost of moving home. If you receive Universal Credit, the 'new style' Jobseeker's Allowance or 'new style' Employment and Support Allowance, you can apply for a Budgeting Advance.

Speak to your work coach for information. The minimum loan is £100 and although you do not pay interest on it, it is repaid from your benefits.





Warm Welcome

Birmingham City Council is joining with local community groups, the voluntary sector and faith groups across the whole of the city to ensure there are warm, safe spaces for those in need this winter. Warm Welcome Spaces are friendly places where you can sit, relax and even enjoy a hot drink.

They are:

- Inclusive and non-judgmental
- Welcoming
- Free to access
- Safe

The services at each space will vary, but may include:

- Information on further support
- Opportunities to participate in activities and learn new things
- Free internet access, computers and charging points
- A friendly environment to connect with others within the community

There are warm spaces that are open to everyone, but there are spaces for:

- Children and families
- People aged 16 to 25 years
- People aged 50 years and above
- Women only
- Men only
- People with accessibility needs

Find out where your nearest space is at: www.birmingham.gov.uk/warmwelcome

You can also find information at: www.warmwelcome.uk

Make your own dehumidifier

There are plenty of handy tips on the internet – some work better than others.

Here are some ideas that are said to help:

- Get some non-clumping cat litter, pack it into a sock and tie the end. Place it on a window sill and it helps to reduce the condensation. Replace it every few days – or when damp.
- You can also put baking powder or rock salt into bowls on the window sill to help reduce the amount of condensation. Replace it when damp.



Carbon monoxide poisoning

Carbon monoxide (CO) is an invisible, odourless gas that can make you ill or even kill you. It can happen if you use poorly maintained gas appliances, or, if you use solid fuel, because of a blocked or leaking chimney. Household appliances used for heating and cooking can produce carbon monoxide if they are not installed properly, are faulty, or are poorly maintained.

These include:

- Gas boilers
- Gas cookers and clay ovens
- Gas or paraffin heaters
- Wood, gas and coal fires
- Portable generators

You can also get a build up of carbon monoxide if you use barbecues or camping stoves inside the house.

Your landlord must ensure gas appliances are serviced every year by a Gas Safe engineer – and landlords and agents must not charge you for the gas safety checks. If your landlord does not organise gas safety checks every year, you can complain to the health and Safety Executive (HSE): www.hse.gov.uk/gas/domestic/faqtenant.htm. You can also contact Birmingham City Council's environmental health team.

The initial symptoms of carbon monoxide poisoning are often similar to flu – for example, dizziness, headaches, and nausea. If you think you might have carbon monoxide poisoning or if you believe an appliance is dangerous:

- Switch off the appliances you think might be the cause – don't use it again until it is checked
- Open any windows and doors
- Report the fault to the landlord as soon as possible
- Seek medical advice as soon as possible

You can buy carbon monoxide detectors and alarms – these measure the levels of CO. If you buy one, make sure it is marked EN50291 and has the British Standards Kitemark or another European approval organisation's mark on it.

Open Fires

One in four households is in fuel poverty, but it is dangerous to start an open fire in your home to keep warm. You could be putting your life – and that of your family – at risk if you try to heat your home by creating an open fire.

Treated waste wood, such as old furniture, pallets or fence panels, and household rubbish can give off harmful fumes and toxic pollutants when they are burned. They can also easily burn out of control.

It is illegal to burn 'wet' wood or house coal on an open fire in the home because they give off high levels of smoke when burnt.

Portable Heaters

Portable heaters can be useful but they must be used safely to minimise fire risk.

- Only use heaters in the rooms they are designed to be used in – that means not using electric or gas heaters in shower rooms or bathrooms or gas heaters in bedrooms
- Make sure any portable heater does not block an escape route or is placed in an area where you walk by regularly
- Before moving them around the home, make sure they are fully cooled down

Candles

If you are using candles in your home, you should use basic safety measures to ensure they can be enjoyed safely.

- Keep lit candles in sight and always extinguish them before leaving a room for a period of time or if you go to sleep
- Make sure they are kept away from draughts, vents, ceiling fans and air currents
- Keep them away from children and pets
- When you put out your candles, use a metal spoon or a snuffer, making sure it is properly extinguished

You can find more home safety advice on the West Midlands Fire Service website: www.wmfs.net



Pets

Pets can be expensive, but they offer a lifeline to many people who say they would feel lonely without their companion.

The cost of living crisis has added another burden for families with pets. According to pet charity the PDSA, 50% more people have sought charity help for their animal in the last year, while 78% of owners say they think the rising costs of living will affect their pets.



The **PDSA** has two pet hospitals in the area. You may qualify for treatments and help with the cost of prescribed medications for your cat, dog, rabbit or other small pet, if you live within the postcode catchment area and you receive the following benefits:

- Housing benefit (means tested)
- Council Tax support (means tested)
- Universal Credit with housing element

The charity also offers a low-cost service if you live within the postcode catchment area and receive at least one of the following benefits:

- Child tax and working tax credits
- Universal Credit without housing element
- Pension credit
- Income Support
- Jobseeker's Allowance
- ESA – (income-based only) Employment Support Allowance
- Disability Living Allowance / Personal Independence Payment (PIP)
- State retired pensioners who are householders living in council tax bands a – d

The **pet charity RSPCA** also has some tips on how to reduce the costs of looking after your pets. These include:

- Switching food to a cheaper brand or mixing your animal's regular food with the cheaper one to make it go further
- Buying prescriptions online as it can be cheaper than buying direct from your vet. If your pet needs prescribed medication, ask your vet to write a prescription, rather than buying it from them
- Making your own pet treats and toys with items from around the house

For more information, visit: www.rspca.org.uk
If you are homeless, you might be able to get free vet care from Dog's Trust. For details, visit: www.dogstrusthopeproject.org.uk

HelpinBrum

The logo for 'HelpinBrum' features the text 'HelpinBrum' in a white, sans-serif font. The word 'in' is highlighted in a vibrant lime green. A thin, light green outline of a heart shape is positioned behind the text, with its top and bottom points centered over the 'in'.

For more information visit www.birmingham.gov.uk/helpinbrum
or call us on 0121 303 9944