



The North Lancing Community Association

The North Lancing Community Association was founded in October 2006 to "promote the village, to act as a forum for residents views and to work towards creating community spirit"

Credit Crunch advice and ideas February 2009

The following are the benefits that might be considered for each of the circumstances described - they would be subject to eligibility checks and some would also be means-tested

- **General benefits for people over 60 / 65** - Pension Credit / Housing Benefit (for rent) / Council Tax Benefit / Retirement Pension
- **Additional Sickness / Disability benefits for people over 65** - Attendance Allowance
- **General Benefits for people under 60 who are fit, but unemployed** - Jobseekers Allowance / Housing Benefit (for rent) / Council Tax Benefit / Income Support
- **Benefits for people under 60 who are sick or disabled** - Disability Living Allowance / Employment and Support Allowance / Housing Benefit / Council Tax Benefit
- **Benefits for people who are working over 16 hours per week on low incomes** - Working Tax Credit / Housing Benefit (for rent) / Council Tax Benefit
- **Additional Benefits for people with children** - Child Tax Credit / Child Benefit
- **Other benefits may be available** for Carers / Bereavement for widows or widowers / maternity benefits / Sure Start Maternity Grants / Social Fund Payments (eg Community Care Grants / Crisis Loans / Budgeting Loans / Cold Weather payments / Funeral payments / Maternity Grants etc)

Please note that Disability Living Allowance and Attendance Allowance are disability benefits based on help needed for care and / or mobility and are not subject to any means-testing ie they can be claimed regardless of how much income and capital the claimant has.

How to get advice -

1. Pension Service Part of DWP; also local surgeries at Lancing Parish Hall - 0845 60 60 265
2. The CAB have a series of Advice guides found at www.adviceguide.org.uk
3. DWP Jobcentre plus for under 60s
4. Website www.directgov.uk - Benefits information
5. The CAB will always do a benefits check.
6. Lancing CAB's MacMillan project , if anyone in the family has or has had cancer.

Maximise your income

- **Tax** - check code is correct or if not a tax payer that not paying on savings. Are you entitled to a tax rebate?
- **Council tax** - Make sure you are getting 25% reductions and / or council tax benefit
- **Check interest rates on cards** - some store cards have very high interest rates if you are not paying off the balance - don't use credit cards to borrow money - it is an expensive way to do so - also be careful about credit card cheques - this is an expensive way to get cash - you will pay interest from the day the cheque is issued
- **Shop around for deals** and check things like your extra insurance cover and extended warranty cover which is often a waste of money as you may already be covered by consumer legislation and the cost of the payments are often more than the cost of a repair - do you really need the insurances that you have - also check that you are not already covered by other policies. Eg Do you need the life insurance
- **Don't run up an overdraft** - arrange one before hand as this will usually be cheaper and if you are living on an overdraft take a good look at your spending
- **Look for hidden fees** etc
- **Look at APRs** in both borrowing and saving and look for the best deals
- **Claim** all the benefits, tax credits and grants to which you are entitled
- **Check** you are getting your correct pension
- **As your savings change have regular checks** to see if you become entitled to benefits
- **Over 75** - free TV license / reduced if registered blind
- It is often cheaper to **pay by Direct Debit**
- Check you are getting your **winter fuel payments** if you are a pensioner.
- **Shop around** for gas and electricity suppliers.
- **Shop around for insurance deals**, or question the renewal quotes to see if the premium can be reduced.

Energy Saving Advice

Heating Tips

- Set your heating to go off 30 minutes before you leave the house, and come on again 30 minutes before you expect to return.
- Turn the room thermostat down by 1 degree. This can save you around £30 a year.
- Make sure your radiators are not obstructed by curtains or furniture.
- Draw your curtains at dusk to help keep the heat generated inside your rooms.
- Insulate your loft space and consider cavity wall insulation too.

Electrical Appliances

- Use energy efficient light bulbs which use less energy and last up to ten times longer than standard bulbs.
- Turn off household appliances such as microwaves, TVs, videos, music systems, and computers when not in use, as they continue to use energy when they are left on standby.

Refrigeration

- Don't leave the fridge door open and try to avoid putting hot or warm food straight into the fridge as this increases the energy required to keep the contents cold.
- Defrost your fridge frequently and check the door seals. Avoid putting your fridge next to heat generating appliances such as an oven or boiler. If possible, keep the freezer in a cool room or garage.

Washing Machines, Tumble Dryers and Dishwashers

- Use a low temperature setting and only wash full loads or use a half-load or economy programme.
- In summer, dry your clothes outside rather than using a tumble dryer.
- When drying your clothes indoors, use a clothes rail instead of a radiator as this stops the heat from reaching the rest of the room.
- Modern dishwashers use less energy and water than washing up by hand.

Cooking

- Use a pan which is the same size as the cooker ring to prevent heat loss.
- Use a lid on saucepans where possible, so the contents heat up faster and require less energy.
- Consider using pressure cookers, steamers and microwaves which use less energy.

Hot Water

- When using a kettle, only boil as much water as you need.
- If you live in a hard water area, limescale can effect the efficiency of your kettle. Look out for a buildup of limescale in your kettle and treat with vinegar or descaling solutions.
- Consider turning the thermostat on your hot water tank down to 60 degrees centigrade which is a comfortable temperature for most people and will save on your heating costs.

Reduced costs for leisure and pleasure

Rail

- It can be cheaper to buy two singles rather than a return ticket
- Ticket prices over £10.00 can be reduced by up to a third by using Family, Senior and Network Railcards
- Advanced booking for long journeys can cut the costs dramatically; check with the rail companies
- Group travel is much cheaper; for example the NLCA trip to Gunwharf Quays in Portsmouth took advantage of Southern Trains' Daysave tickets at £20.00 for 4 adults (£1.00 for each child) for unlimited travel after 10.00am on weekdays and at all times at the weekend. **YOU HAVE TO BOOK THIS TICKET ON-LINE**

Buses

- English National Bus Pass providing free local bus travel throughout England (between 9:30am and 11pm Monday to Friday and anytime weekends and bank holidays). The pass is free for those aged 60 and is available by contacting Adur District Council 01273 263000
- The Worthing Day Ticket which allows unlimited travel in the area cost £4.30, buy the ticket on the bus

Cinemas and Theatres

- Worthing cinemas and theatres offer concessions for afternoon shows, special bargain days and the standard concessions for students and the retired. More details from The Dome 01903 823112 and The Connaught 01903 206206
- Lancing Manor Impulse Leisure Centre
- A variety of packages tailored to individual needs, best to visit and discuss with the helpful staff there