

SWANLEY SAVER

COST OF LIVING TIPS FOR FREE

by

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This publication cryptically finger-points to ways of reducing or coping with the cost of living. It is intended for individuals, families and community, social or business entities. Much effort has been made to see that, although incomplete, the contents are timely and accurate, Nevertheless, as time passes economic, political and social life in the UK changes and the contents become increasingly dated.

It follows that the contents should be treated cautiously as to being correct at the time of reading - but when published best endeavours were made for correctness.

Even so, it is offered on the understanding that decisions you make or actions you take are based on your own enquiries, further research, commercial judgement, advice given by your professional consultants, and will be at your sole risk.

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INTRODUCTION

Issue 9 of **Swanley Saver** is intended for the residents, community organisations, employees and employers of Swanley in Kent (UK) and the rest of the Globe. Contents include classified cost-of-living tips and/or pointers. Benefits for you are likely:

- To reduce your annual living costs
- To reduce your family's council tax bill by reducing your various councils' costs of services
- To increase your income
- To avoid negating an insurance policy – so as to not recover any losses under stringent terms and conditions
- To enjoy taxation benefits
- To reduce expenses by preventing unfitness, illness or accidents
- To prevent financial losses due to accidents, illness, or misfortune.
- To save on charges, fines, penalties, and taxes
- To increase the benefits of community projects, etc
- To improve performance in society in general, and hence reduce your costs, etc.

It is not intended to be comprehensive and lacks detail – but a) further issues will be forthcoming, and b) greater detail will be provided on selected sections. The latter will be based on more detailed work on topics in some sections.

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If you find it useful, and think members of your family, friends and colleagues would benefit from some of the tips, please forward it to them.

Issues 2 to 8 included many amendments and the new sections shown in Appendix 1.

Issue 9 includes a List of Abbreviations, new sections and some minor rearrangements, etc in other sections.

LIST OF ABBREVIATIONS

ADR	alternative dispute resolution
CFR	community first responder
DWP	Department for Pensions and Work
ECO	ecologically-friendly / to do with the environment
EPC	electric charging point
FS	Forest School
NHS	National Health Service
LED	low energy
UKGHIC	UK Global Health Insurance Certificate

A TO Z - COST OF LIVING TIPS FOR FREE

ACCESS TO CIVIL JUSTICE Many find they have difficulty in getting justice because of insufficient wealth. Access to supported legal representation in England's civil courts is often hard to come-by or non-existent. Free legal advice and support is sometimes available. Examples are given below. Appendix 2 offers a list of pro bono legal

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services. (The appendix also shows a few other entities offering free and advice and services.)

1. **Advocacy services** Family, medical and other concerns may involve meeting officials, tribunals etc. You may find that this can be daunting unless you are supported in some way. Several local volunteer support groups are given in Appendix 2.
2. **Citizens' Advice Bureau** General advice on matters of law may be sought at our local CAB. A free session of 30 minutes with a solicitor to discuss a personal legal matter is available.
3. **Alternative dispute resolution (ADR)** The courts nowadays encourage the parties to a dispute to seek a way of an alternative dispute resolution (ADR), including:
 - a) Agreement by negotiation
 - b) Arbitration
 - c) Mediation

Please see <https://www.gov.uk/government/publications/alternative-dispute-resolution-for-consumers/alternative-dispute-resolution-for-consumers>

4. **Legal aid** A national scheme of legal aid is available but you need to show that you are eligible. If not eligible, you might try to find pro bono support. Item 6 in this section gives some details.

See <https://www.gov.uk/legal-aid/eligibility/>

5. **Membership entities** Some membership organisations offer legal advice on legal matters or how to go about getting representation in court, etc, eg the consumer body *Which*.
6. **Pro bono legal services** Schemes offering free (sometimes called *pro bono*) services are offered by national bodies or networks of lawyers. (See APPENDIX 2.)

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ACCIDENT, ETC ASSISTANCE We all benefit, even financially perhaps, from a quick response to an accident or emergency involving injury or illness.

- 1. Community first responder (CFR)** A CFR is a volunteer who is trained and kitted to respond to an emergency call put through to a 999-call centre. If on the scene first, the CFR will treat the patient before the SECamb's professional ambulance paramedic service arrives. Frequently, the CFR will enable a quicker recovery and result in the patient's quicker return to normal life and employment.
<https://beta.jobs.nhs.uk/candidate/jobadvert/C9278-22-0649>
- 2. Kent Air Ambulance** A registered charity which operates helicopters to pick up casualties and transports them to the appropriate hospital treatment centre.
- 3. Kent Search and Rescue** A charity whose volunteers seek persons who are missing, The volunteers are trained and equipped to act quickly in seeking anyone lost in a local areas.

ACCOMMODATION

- 1. Garage** Consider letting your unused garage.
(See below: TAXATION.)
- 2. Landshare** If a family member, friend or neighbour wants an allotment, let them have part of your garden. It might be either for rent or rent free and share the produce. Seek advice on suitable arrangements.
- 3. Parking space** Consider letting your spare or unneeded parking space to a commuter or neighbour.
(See below: TAXATION.)
- 4. Rent-a-Room Scheme** If you have a spare room, consider renting it to a tenant as a resident landlord. (If you are a tenant, you will

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need your landlord's permission.) The rent is usually tax free up to £7,500 a year, but you may lose any single occupier allowance for council tax.

(See below: TAXATION.)

5. **Self-storage** Need extra space, hire or share-hire a self- storage unit.

ADVISORY SERVICES

1. **Citizens' Advice Bureau** Swanley has had a not-for-profit CAB since the 1970s. Its office is located in the town centre shopping square. It offers support on your problems and signposts you if necessary.
2. **Community Navigators** *Community Navigation & Adult Carer Support* is a health and wellbeing support service for adults over 55, adult carers and others. Numerous aspects of help are available in Kent.
3. **Green Doctors** A free service from a registered charity to assist you if you have enquiries or problems with energy bills, claim energy benefits, debt, smart meters, and other energy issues. Call 0800 233 5255.

ALLOTMENTS AND LEISURE GARDENS Allotments, community orchards, leisure gardens and the like, enable members to grow vegetables, fruit and flowers for family purposes in ways which are usually inexpensive.

1. **Availability** Both Swanley and Swanley Village have two allotment sites each.

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2. **National Allotments Society** Individual plot holders or allotment societies may enjoy many benefits by joining the NAS. Benefits enjoyed include: public liability insurance, pointers to legal advice, quarterly magazine, plants and seeds at discounted prices and numerous advisory leaflets.

ANTIQUES, COLLECTABLES, ETC

1. **Broken items** Sell damaged antiques, collectables, etc together with the broken-off pieces.
2. **Collectables** Sell items with the original boxes if possible.
3. **Collections** Have collections looked at by a specialist for any high-value items.
4. **Valuations** If an item seems antique-ish, collectable, old-foreign, etc seek a valuation from a reputable auction house.

APPLIANCES IN YOUR HOME

1. **Appliances – their care** Always carefully read the manufacturer's instructions and follow their advice about installation, care, cleaning, maintenance, repair, and storage.
2. **ECO settings** Purchasing and using an appliance fitted with ECO settings will enable you to add to your climate change initiatives and usually save you money.
3. **Kettle** If you have difficulty in filling your kettle with too much water for your need, you might consider using an eco-friendly kettle.

BEHAVIOUR PLEDGES:

1. **Food waste** Save from the following self-pledge:

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1. Making compost for your garden with food waste, eg using a worm composter.
2. If available, contribute to a local authority food waste scheme.
2. **Lighting** Save from the following self-pledges:
 1. Changing to using LED energy-saving light bulbs
 2. Switch off lamps and lights when leaving the room
 3. Switch off appliances on stand-by (those showing a red, blue etc bulb).
3. **Water** Save from the following self-pledges:
 1. Toss washing-up water on to your lawn or flowerbeds
 2. Turn-off the running water when cleaning your teeth
 3. Try to have cold showers!

BORROWING AND HIRING

1. **Library of Things** A *Library of Things* may be located near you. I have seen one in The Glades (Bromley). For a small fee per day, you borrow a device, tool etc for handiwork, DIY etc. Please see <https://www.libraryofthings.co.uk/>

Please see below: **LIBRARY (Kent County Council)**

CAR

1. **Boot** Remove anything from your boot which will not be needed for your trip.
2. **Car sharing/hiring schemes** Find a local car sharing/hiring scheme in your area. You hire another's car for an hour or a day at a modest price rate.
3. **Electric charging point (EPC)** If you have an electric car or intend to get one, if possible, install an ECP at your home - enjoy cheaper electricity and pay VAT on it at a lower rate.
4. **Share your car** Save by sharing the cost of travel to work etc with a colleague or fellow student, etc

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5. **Tyres** Inflate your tyres to the recommended pressure.

CARDS – CLUB, CREDIT, GIFT, Etc

1. **Credit card transfers** The signing up for a new credit card, it is sometimes possible to transfer the outstanding balances on other cards
2. **Tesco Club card** Like many other retailers registering as a club card member, will enable you to enjoy discounts on individual purchases.

CARE, INSTALLATION, REPAIR AND MAINTENANCE

1. **Appliances** Always carefully read the manufacturer's instructions and follow their advice about installation, care, cleaning, maintenance, repair, and storage.
2. **Cooking fat**
 - 1) Avoid letting cooking fat going into your sink waste water pipe. You will not need spend time and money to a) remove fat balls b) unclog or replace waste pipes, etc.
 - 2) Wipe or spoon off cooking fat from frying pans, plates etc before washing up or using a dish washer.
3. **Repairs** Carry out minor repairs as soon as possible and employ an expert if recommended and needed.

CARERS

The *Swanley Saver* covers carers but not those who are a) in business as self-employed or b) employed by an agency, council etc.

For this section you will be a carer who is one of three groupings, namely

- 1) An adult who is a family member, friend or neighbour. You may be entitled to support.

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2) A family member who is a “*young carer*” – perhaps as young as 4 years but under 18 years. Please see **YOUNG CARER**

3) A carer who was a young carer but is now over 18 years and grappling with transitioning in education or seeking employment. Please see **YOUNG ADULT CARER**.

The rest of this section covers numerous points concerning care which younger carers are less likely to be needful of but which adult carers like to know about.

1. **Adaptations to a dwelling** If a dwelling is adapted to accommodate an unpaid or paid carer, a council tax relief may be available.
2. **Carer’s allowance** Carers over 18 may be entitled to a carer’s allowance.
3. **Carer’s premium** For young carers over 16, check availability and eligibility.
4. **Carer’s assessment** Understand the eligibility for an assessment of a young carer and then take advice on available support and approach to obtain such support.

CHILDREN AND BENEFITS

1. **At-school activities** Your child’s school may run a) a breakfast club, b) one or more after-school activities, c) Forest School “courses” for FS teachers, FS assistants or FS supervisors., etc. These activities may enable you to attend work, training, education or other activities.
2. **Free school meals** Check at your child’s school on availability and eligibility.
3. **Legal advice** Minors have the right to free legal aid when facing a criminal charge.
4. **School breakfast club** Check at your child’s school on availability and eligibility.

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CHILDREN AND SAVINGS

1. **Child Trust account** A child trust account is an age-related savings account. If you were born in the period from 01/09/2002 to 01/01/2011 you should have had a Child Trust account with a government gift of £250 or £500.

COMMUNITY GRANTS FOR ORGANISATIONS

1. **Warning note:** The table in Appendix 3 was first created some years ago and has not been updated. The table may contain errors and any new recent sources of grants will not be included.
2. **Community grants** Swanley Town Council have a community grant scheme. Community organisations may apply for up to £250 (or larger amounts in some instances). Your organisation's application needs to meet the relevant submission date and the criteria set out in the Grant Aid Policy statement.

COMMUNITY ORCHARDS

1. **Kent Orchards for Everyone** Kent has nearly 20 existing or planned community orchards. See: <https://kentdowns.org.uk/our-projects/orchards-for-everyone/>

COMPOSTING

1. **Compost**
 - a) Use your kitchen waste to make compost,
 - b) Use dead-headed garden waste to make compost.
2. **Leaves** Collect leaves in autumn to make leave mould for mulching and or improving the condition of your garden soil.

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3. **Local composting services** If you are unable to compost waste yourself, you can avoid landfill waste by using Sevenoaks District Council's fortnightly garden waste collection service.
1. **Water savings** Mulches of leaf mould or other composts around watered plants will help retain water in your garden soil – with consequential savings on water charges.

COOKING

1. **Cooking**
 - a) Cooking your own food is usually much cheaper than take-aways or supermarket meals.
 - b) If using your oven, for a meal, add other dishes which need cooking. Freeze any for future menus.
2. **Kettle** Only fill your kettle with enough for the need.
3. **Left-overs** Plan how you will use any left overs in subsequent meals.
4. **Lids** Cook with the lids on saucepans and frying pans etc – you will keep the heat in so saving time and money.
5. **Microwave** Use your microwave to cook – it is a lot cheaper than a hob or oven. Suitable for most dishes, eg fruit, porridge, soups, vegetables.
6. **Oven for heating** Do not use a gas oven or electric cooker for heating a kitchen or other room.
7. **Ovens for multi-dishes** Plan meals for a week with a single multi-dish cooking session in the full oven.

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8. **Pressure cooker** Cooking with a pressure cooker will save money and give you time.
9. **Slow cooker** Use a slow cooker to prepare a large batch and split and freeze the food for current and future use.
10. **Vegetables** Boil or steam different vegetables together – it will save money, time and washing up.
11. **Vegetables -small** Cook in vegetables which are sliced or chopped in small pieces.

COUNCIL TAX

If not doing so, you may be able to claim one or more exemptions and reliefs which are available under council tax law.

In some instances, you may need to seek advice as to the applicable rules. Also, before you adapt or improve your dwelling, you might best be advised on the availability of any relief, etc for a resident who has a disability or mental impairment.

1. **Adaptations for disability** Works to a dwelling to meet the needs of a person who has a disability are given relief. The application of the rules are detailed and somewhat complex to be covered here.
2. **Disability exemption** If someone living in a dwelling has a disability an exemption from council tax is available.
3. **Granny annex** Improvement or adaptation of a your dwelling for a “granny annex” will not affect capital value for council tax purposes until the property is sold. In somewhat rare cases an exception may arise where separate dwelling is created.
4. **Improvements to a dwelling** If you improve your home, any increase in value will not affect the dwelling’s banding for council tax unless you sell the property.
5. **Mental impairment** If someone living in a dwelling has mental impairment a relief from council tax is available.

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- 6. Single person relief** An individual who lives alone in a dwelling is liable for council tax. However, he or she will be entitled to a 25% discount, known as the *single person supplement*.
- 7. Student exemption** A fulltime student is exempt from council tax. (A parent or resident landlord who has a student, retains their single person supplement.

CYCLING

- 1. Cycle maintenance training** Kent has various schemes for individuals to get training in cycle maintenance and repair.
- 2. Cycle-to-Work Scheme** Use your employer's Cycle-to-Work Scheme as the whole or part of your daily commute. Up to two cycles, safety and other cycling equipment can be hired from your employer. The rent you pay and the financial package enables you to save money under an earnings-sacrifice scheme.
- 3. Cycle training** Kent CC offers courses at various venues in:
 - Cycling
 - Cycle training instruction.

DEBTS

- 1. Money debt - small claims** If you are owed money, the following may help:
 - Write a letter asking for repayment by a certain date such as three weeks, or by instalments, and if unpaid court action will be followed.
 - Following an unresponsive result to your letter, you may make a *Money Claim Online* (Please see <https://www.gov.uk/make-court-claim-for-money>)

DISCOUNTS, OFFERS AND PERKS

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1. Swanley Town Council facilities As a resident, you may register your car with Swanley Town Council. You may then use the car parks at:

- Swanley Park without charge
- The Alexandra Suite when attending an event. (You will need to log-in at reception – so remember your car registration number!)

DO-IT-YOURSELF (DIY) AND LEARNING

1. Allotments You may have to wait for a plot, but allotments are a good green resource for growing your own vegetables and fruit. Beginners will find plenty of help – just ask.

2. Classes and demonstrations The general demise of KCC evening classes for leisure and DIY activities, means fewer chances are available locally.

3. Commercial talks, etc Some local businesses hold technical and other talks on DIY topics, particularly gardening.

4. Foraging Subject to the landowner's permission if necessary, collecting roadside wild nuts and fruit will vary your diet.

5. Men's Shed Where a men's shed exists, it is now usual that everyone is welcome. Swanley Shed is in being and should get started soon.

6. MOOC You will find that social media platforms offer numerous free courses - *Massive Open Online Courses* (MOOCs) - which include DIY, leisure and vocational opportunities for self-development. Many are accepted as credit for degrees, and academic or work-based learning.

7. Social media Apart from MOOC you will find almost everything is available for self-training and self-education.

8. Volunteering You may be surprised how much experiential learning can be garnered from volunteering opportunities.

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ELECTRIC CHARGING POINTS

- 1. Electric charging points (ECPs)** If possible charge your electric car at home. You will pay much less and you pay much less value added tax (VAT) on fuel from a domestic EPC than most commercial ECPs.
- 2. New houses** All new houses, etc which have with suitable parking or garaging will be fitted with an EPC from 2022.
- 3. Retro-fitting EPC at home** A government grant is available for retro-fitting an EPC at your home provided space is available.
- 4. Terraced house, flats, etc** Your local authority will advise on the regulatory requirement for you to have retro-fitted a cable under the pavement and a kerbside socket outlet.

ELECTRIC VEHICLES AND TRANSPORTATION

- 1. Batteries for e-vehicles** a) Batteries for e-vehicles, e-bicycles and e-scooters, should be stored and maintained in accordance with the manufacturer's instructions. b) Repairs of e-batteries should be carried out by qualified operatives.
- 2. Electric car as a battery** Consider using your electric car as a battery during a) electric power cuts, b) fuel rationing, etc.
- 3. Electric motor for bicycle** Consider getting an electric motor and fitting it to your bike. Save on commuting costs
- 4. E-scooters** It is illegal to use a private e-scooter on public highways, pavements etc. Avoid fines by using authorised e-scooter schemes which are available in some towns and cities.

END-OF-LIFE-CONCERNS

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Numerous concerns arise as a person approaches the end of their life. In this section a few state benefits and the like are listed and pointers given.

- 1. Notification of a death** Following a death, eg a person receiving benefits, various government departments must be informed. Please tell DWP, DVLA, etc. as appropriate.
- 2. Public health funerals** If the deceased leaves no means of payment or their family could not afford or are not able or willing to pay, the local authority will arrange and pay for the funeral. See <https://www.gov.uk/government/publications/public-health-funerals-good-practice-guidance/public-health-funerals-good-practice-guidance>

ENERGY PERFORMANCE

- 1. Energy performance** The energy performance of your home is a measure of the energy used per square metre each year.
- 2. Energy Performance Certificate (EPC)** You will receive this statutory document when you buy or let a dwelling. It shows the result of an energy performance assessment as A (100 -92 points), B, C, D, E, F, or G (20- 1 points) assessment carried out by an assessor. The EPC is valid for 10 years.
- 3. Energy rating advice (ERA)** Some of the tips will improve the energy rating of your home on the scale A to E. Several local ERA services are available should you wish to install energy saving improvements. Please see *Measurements* below.
- 4. Energy improvements** When you carry out energy improvements to your home you may expect an improvement in your EPC rating. Typical improvements include:
 - Air source heat pump
 - Cavity wall insulation
 - Condensing boiler
 - Double or triple glazing

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- Draught proofing – doors and windows
- Ground source heat pump
- LED lighting
- Loft insulation
- Pipes and tanks insulation
- Radiator reflector panels
- Shower head
- Solar panelling

5. Lighting If you change light bulbs to LED, you will save about 80% on your electricity consumption for lighting.

FOOD

- 1. Food banks** Swanley and other places nearby have food banks. The Trussel Trust has an online map service which will help you find one. You will need to be referred by your GP doctor, etc. (The Citizen's Advice Bureau should have details of what is involved.)

GARDENING

- 2. Plants** Create plants from soft and hardwood cuttings, dividing clumps of perennials.
- 3. Seeds** Save seeds and tubers from flowers and vegetables.
- 4. Tubers** Save from your harvest for next season's crops, a number of potatoes, Jerusalem artichokes, and other tubers.
- 5. Water** Harvest and use rainwater to save tap water.

GARDENING HELP

- 3. Swanley Town Council** STC has a team who will do gardening work and jobs at an hourly rate.
- 4. Volunteer service** NW Kent Volunteer Bureau offer a volunteer gardening service.

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GRANTS

1. **Energy saving** Government grants are available for the following:
 - Electric charging points at home.
 - Various types of energy saving boilers and other improvements.

HEALTH CHARGES

1. **Prescriptions – free** Check to see if you are eligible for free prescriptions.
2. **Prescription Prepayment Certificates** If you are not eligible for free repeat or frequent prescriptions, NHS *Prescription Prepayment Certificates* in “doses” of three months or 12 months.
3. **Travel abroad** If you are travelling overseas, apply for your UK Global Health Insurance Certificate (UKGHIC). It does not replace travel insurance, but you will be able to claim some foreign health charges and even avoid “excess” losses on your travel insurance. Check before you leave the UK that the UKGHIC operates in the places you intend to visit. (EU is the only one I have heard about!)
4. **Travel to hospital** If you have an early appointment, and your bus or rail pass cannot be used, you should be able to claim the fares from the NHS or Department of Health(?).

HEALTH SUPPORT GROUPS

If you have a disability or medical condition, you may like to know of targeted support that is available locally or nationally. Appendix 4 shows a few such groups.

Globally, there are something like 6,000 rare diseases, disabilities and medical conditions. In the UK, numerous voluntary and other bodies offer specific advice, counselling, and in some instances, financial support to those with an identified rare condition or health inequality.

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HEAT SAVINGS IN WINTER

- 1. Benefits** If you are eligible for benefits, you may have the right to claim part of the cost of installing loft insulation and other preventative heat-loss works.
- 2. Energy cost of living measures** Check your eligibility to receiving current cost of living allowances, etc. The detail varies according to your circumstances, for example: as 1) benefit recipient, 2) pensioner 3) resident with disability.
- 3. Fireplace blocker** In winter, block your unused fireplaces with a bought or homemade device. It will prevent the escape of costly room-heated air through the chimney.
- 4. Radiator reflectors** Make or buy shiny heat reflectors and install them behind your room radiators. The heat will not be lost so much through your room's walls.
- 5. Radiator shelves** Make or buy fitted shelves for your radiators. More heat will be dissipated into the rooms rather than the ceiling.
- 6. Winter fuel allowance** If you are a pensioner, you will receive your winter fuel allowance. It will vary according to your age, marital status and other circumstances.

INSULATION

- 1. Cavity walls** If none apparent, install cavity wall insulation.
- 2. Floors** Place an underlay of insulating fabric beneath ground floor wall-to-wall carpeting.
- 3. Indoor hot pipes** Insulate indoor hot water pipes with foam tubular wrapping or thermal fabric material.
- 4. Loft insulation** Insulate the loft or bring existing insulation up to standard.
- 5. Outdoor water pipes** Insulate outdoor water pipes against freezing with tubular wrapping or thermal fabric material.

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- 6. Outdoor taps** Insulate taps with enclosed shaped-“gloves” against frost.
- 7. Pond protection** Place a floating ball on the surface to allow air into the water to protect expensive fish
- 8. Under-floors** Fit insulating material under the timber board ground floors.

INSURANCE

- 1. Compliance** Be sure to check the terms and conditions of your insurance policies. Failure to comply, may invalid the whole policy or a particular claim for losses.
- 2. Lettings** If you let to a tenant, eg under the Rent-a-Room Scheme, you will need to check with your household insurer that you need no extra cover.

LEGAL AND OTHER SUPPORT GROUPS

Many groups offer professional and other services on a free /pro bono basis. Those listed below mainly help individuals or families, but some assist charities or not-for-profit entities. Please see Appendix 2.

LETTERS AND PARCELS

- 1. Books of stamps** Buy first class and second class stamps in booklets to save a modest amount of the cost each time.
- 2. Letters and parcels** Always use the appropriate size of packaging for letter boxes and type of contents. This will save you money and avoid inconvenience to the recipient.
- 3. Packaging** Save, tidy-up and reuse your packaging to save money.
- 4. Parcels** You may purchase online stamps and labels for parcels at cheaper rates than dealing with them at the post office. You may also have them picked up at your address.

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- 5. Stamps** If you own old style stamps, you will need to use or replace them by **January 31, 2022**. New stamps will have a barcode so old ones will be obsolete and worthless on that date. You must swap them before that date at a post office.

LIBRARY (Kent County Council)

- 1. Borrowing books** Generally, if you borrow books the service is free but films, CDs, etc may incur charges
- 2. Exempt card** A person with disabilities or a mental health condition may apply for an “*exempt card*” which gives a number of entitlements.
- 3. Late return of items** Most items may be renewed at any KCC library or online but charges may apply if the item is not returned on renewed by the due date.
- 4.** Minors are not fined for late book returns
- 5.** A person with an exempt card is not fined for late book returns.

LOST ASSETS

- 1. Accounts** You may have forgotten or lost bank accounts, building society accounts, post office savings, etc which are in credit. The website <https://www.mylostaccount.org.uk/> may help you find them.
- 2. Child Trust account** If you were born in the period from 01/09/2002 to 01/01/2011 you would have had a child trust account. If you have lost the papers or are unsure of your status, you can get details on the government’s Gateway website.

MATERNITY WELFARE ASSISTANCE

- 1. Sure Start Maternity Grant** Some mothers-to-be may be eligible for a capital cash SSMG of £500. For details see: <https://>

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www.gov.uk/sure-start-maternity-grant It is important to note that a claim for a grant must be made within certain time limits before or after your baby's birth.

MEASUREMENTS

- 1. Lift in rating points** For an energy improvement, an estimate of the increase in energy performance assessment's points.
- 2. Payback** A rough estimate of the period (in years) for the yearly energy savings (in £) from an improvement to recover the capital expenditure on the improvement.
- 3. Return on cost** A rough estimate of the yearly percentage (%) rate of return on the capital cost of the annual energy savings of an energy improvement.
- 4. Value** A rough estimate of the increase in value of your property as a result of carrying out an energy improvement.
- 5. Whole life costing** A somewhat complex measure of the total cost of an asset in present value terms.

PACKAGING WASTE

- 1. Boxes** Re-use as storage containers. Large boxes may be spread out on the garden as a weed suppressant or under the soil of raised beds.
- 2. Bubble wrap** Use spent bubble wrap and similar stuff to cover or insulate flower pots, greenhouse plants, shed wall, etc.
- 3. Card, cardboard** Re-use card etc for lining car boot or storage space such as shelves and cupboards.

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4. **Christmas cards** After noting change of address and other information, re-use or recycle for children's play, gift tags, etc.
5. **Christmas tree** a) Use a live tree for Christmas and keep for future years. b) Compost a cut tree in the garden or to other places, eg your local council's tree collection scheme.
6. **Christmas wrapping paper** Re-use in following years.
7. **Silver covered sheets** Wrap hot water pipes with pliable silver-covered pieces of sheeting or fabric.

PENSIONS, NATIONAL INSURANCE CONTRIBUTIONS

1. **Automatic enrolment** When you start a new job or when in work become 22 years of age, you are likely to find your employer is obliged to automatically enrol in a pension scheme. You are recommended to read the terms and conditions carefully and make choices to suit your circumstances.
2. **Motherhood and state pension** If you left work since 1978 to have a baby and take care of it, you may have missed a NIC credit for the period when not working. You need to check you state pension rights and ensure the allowance for "notional" national insurance contributions (NICs) has been allowed. If not, claim it by ensuring the record is corrected.
3. **Spouses of military** If you are married or in civil partnership and went overseas with him or her, you may be entitled to NIC credit for the period of stay there.

PROBATE

1. **Estate distribution on death** If you make a will, your estate normally passes in accord with your wishes. For those who do not make a will, their estate is distributed in accordance with the rules of intestacy.

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- 2. Probate** Probate will normally be needed if the deceased estate had a) a house, b) a large holding of shares and or real estate. See <https://www.gov.uk/applying-for-probate>
- 3. Probate and small estates** Probate will not usually be required if the deceased's estate had a) little or no property, say up to £20,000 cash, or b) assets were held in joint accounts. For such small estates the formality and expense of probate need not be undertaken.
- 4. Will writing** Each year some charities offer to prepare your will for free.

SELLING, SHOPPING, SWOPPING, Etc

- 1. Boot fairs** Swanley has several locations where boot fairs are held – usually in the summer months.
- 2. Condition** Generally, clean or polish items before displaying them. Carryout minor repairs, eg replace lost buttons. (*Note: This point may not apply to antiques, collectables, etc particularly where the lack of repair, patina, marks on wood etc may make an item more attractive in the market.*)
- 3. Charity shops** Swanley has several charity shops where useful inexpensive items can be purchased.
- 4. Food bank** There is a food bank in Swanley. If you wish to use it you will need to obtain a voucher – the staff at the food bank will be happy to advise you.
- 5. Social media** Several local media sites provide platforms for goods to be freely given, exchanged or sold and bought.

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TAXATION

- 1. Gifts** Gifts of money made to family members and others within seven years of death, are usually aggregated into your estate for inheritance tax. However, “small” gifts including those made as a gift of marriage and gifts to charities etc are not aggregated.
- 2. Lettings** Subject to exemptions and reliefs, if you let your garage, garden, accommodation, your net income may be subject to income tax.
- 3. Rent-a-Room Scheme** If you let a spare room and let it as a resident landlord, the rent is usually tax-free up to £7,500 a year, but you may lose any single occupier allowance for council tax.

TENANTS AND LANDLORDS

- 1. Landlord’s gas certificate** If you rent a dwelling which has gas appliances, etc your landlord is obliged to have the gas supply and gas appliances checked every year by a qualified engineer and have a gas inspection certificate as a landlord.
- 2. Premium** If you pay a “deposit”, “premium”, “rent in advance” etc as a tenant, depending on the type of tenancy and other matters, your landlord may be required to put it for safekeeping into a government-authorised deposit scheme.

TOG VALUES FOR ENERGY TRANSMISSION Where a supplier has adopted them, *tog values* offer a measured way of understanding the way baby clothes, duvets, etc are warm to wear or use.

- 1. Baby clothes, etc** Your new baby’s clothing, sleeping bags etc and combinations of them are often measured in tog values.
- 2. Duvets for adult’s** Tog values are a subjective concern. When buying a duvet, be sure to seek advice from your retailer. A high tog value is warmer, so seek a tog value which roughly as follows:
 - Spring and summer: 3.0 to 7.5
 - Autumn and winter: 10.5 to 13.5

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3. **Tog values** Fabrics in clothing, bedclothing, and the like help you keep warm by insulating body heat. For example, duvets are measured on a range of “tog values” from 1 up to 16.5 with 15 being warmer. (Tog values for duvets jump in 1.5 tog steps.)

TRANSPORT

1. **Bus or rail pass** If eligible, obtain a senior’s pass from the council.
2. **Concessions** Some localities offer county or other travel concessions. You will need to enquire of the local tourist office or bus and train office.
3. **Cycle-to-Work Scheme** Offer your employees a Cycle-to-Work Scheme as the whole or part of their daily commute. Up to two cycles, safety and other cycling equipment can be hired from your business by staff. The rent they pay and the financial package enables you to save money under:
 - Taxation relief through capital allowances
 - Benefits under the regime for National Insurance Contributions.

UTILITIES

4. **Landlord’s gas certificate** If you let to a tenant, eg under the Rent-a-Room Scheme, you are obliged to have the gas supply, gas appliances, and smoke alarm checked every year by a qualified engineer. You will need to retain the engineer’s gas inspection certificate as landlord.

WASTE TREATMENT

1. **Clean items of waste** Wash or rinse out bottles, cans, and other items of waste. This will prevent contamination of other waste and prevent it going to landfill.
2. **Foil** Bunch pieces of foil into fist-sized balls before placing it in the recycling bin.

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WATER

1. **Bath water** Use your shower more often – instead of a bath.
2. **Central heating** Turn down the temperature dials on your boiler and or your radiator thermostats, etc.
3. **Cleaning teeth** Turn-off the running water when cleaning your teeth.
4. **Cooking** Cook vegetables with just sufficient water for the purpose – saves on energy.
5. **Hand washing** To save metered water, wash your hands in a bowl of water: not under a running tap.
6. **Kettle water** Do not over-fill your kettle boiling water – it merely increases your energy bill
7. **Washing up water** Toss washing-up water on to your lawn or flowerbeds.
8. **Showers** Try to have cold showers – much easier in summer.

WEATHER

1. **Cold weather payments** During cold weather, if you receive benefits, you may be eligible for cold weather payments.
2. **Inspections** After a storm inspect tree, fences and sheds etc. Take steps to prevent or deal with storm damaged and weak snow-laden trees and other garden features.
3. **Insurance** Review your household insurance policy for a) terms and conditions concerning cold weather, wood-burning stoves, freezing pipes, etc, b) claims for damage due to your trees in your garden.

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4. **Winter fuel allowance** If you were born on or before September 25, 1956, you may be eligible for the annual tax-free winter fuel payment.

WINTER AND SNOW STRATEGY You might like to use the tips in this section to avoid inadvertent costs arising from emergency incidents, etc.

1. **Garden inspection** Particularly before winter conditions, inspect your garden and yards for any need of repairs and maintenance to fences, structures, guttering etc.
2. **Garden insurance** During and after snow and winds, inspect your garden for damage to greenhouses, sheds, and other structures. If your insurance policy provides cover make a claim for repairs, etc.
3. **Insurance policy** If you are going away, check your insurance policy about your duration of a period away – so that you comply with any terms and conditions.
4. **Puddle depressions** Fill and level any depressions on the surface of paths. This will avoid winter puddles and the formation of sheet ice.
5. **Salt** Despite research suggesting we will have a mild winter, stock up some rough salt for the winter season. This will be for private paths and drives on your property.
6. **Salt bins** To clear snow from public streets, public footways, etc, you may like to use salt from the KCC's yellow salt bins. About a dozen are located on urban streets in the parish.
7. **Taps and pipes** Insulate and cover outside taps, pipes, etc against frost damage.

YOUNG ADULT CARERS Please note this section is a flag up and needs much more work

1. **Carer's allowance** For to-be young adult carers, ie as they are coming up to 16 years, check the availability and their eligibility to carer's allowance.

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- 2. Carer's premium** For to-be young adult carers ie as they are coming up to 16 years, check the availability and their eligibility to the carer's premium.
- 3. Pension- automatic enrolment** When you start a new job, or when in work become 22 years of age, you are likely to find your employer is obliged to automatically enrol in a pension scheme. You are recommended to read the terms and conditions carefully and make choices to suit your circumstances. (The age of automatic enrolment may be reduced to 18 years of age in a future year.)

YOUNG CARER

- 1. Young carer's assessment** Understand the eligibility for an assessment of a young carer and then take advice on available support and approach to obtain such support.

YOUNG PERSONS

- 1. NHS cost savings** Many children are eligible for NHS services and items, etc at no cost or reduced costs. The detail is too extensive for this Issue
- 2. Prince's Trust** The Prince's Trust has numerous projects, etc for:
 - young people to advance themselves in start-up or employment
 - individuals and organisations to promote projects and programmes to help young people to find themselves and/or advance their dreams.

APPENDIX 1 LISTS OF ADDED SECTIONS IN SUCCESSIVE ISSUES

ISSUE/PAGES	ADDED SECTIONS
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<p>Issue 2/pp8 03/10/2022</p>	<ul style="list-style-type: none"> • BEHAVIOUR PLEDGES: • CARE, INSTALLATION, REPAIR AND MAINTENANCE • DO-IT-YOURSELF (DIY) AND LEARNING • ENERGY PERFORMANCE TO 100 POINTS • GRANTS • INSURANCE • SHOPPING, SWOPPING, Etc • TENANTS • UTILITIES
<p>Issue 3/pp10 05/10/2022</p>	<ul style="list-style-type: none"> • COMMUNITY GRANTS FOR ORGANISATIONS • DISCOUNTS, OFFERS AND PERK • TOG VALUES FOR ENERGY TRANSMISSION
<p>Issue 4/pp12 09/10/2022</p>	<ul style="list-style-type: none"> • CHILDREN • DEBTS • PENSIONS • TAXATION • WINTER AND SNOW STRATEGY • YOUNG CARER • YOUNG PERSONS
<p>Issue 5/pp15 12/10/2022</p>	<ul style="list-style-type: none"> • CHILDREN AND SAVINGS • LOST ASSETS • WATER
<p>Issue 6 01/11/2022</p>	<ul style="list-style-type: none"> • ACCIDENT, ETC ASSISTANCE • ADVISORY SERVICES • ANTIQUES AND COLLECTABLE • BORROWING • COMMUNITY HELPERS • COMPOSTING • GARDENING HELP • LIBRARY (Kent County Council) • WASTE TREATMENT
<p>Issue 7/pp22 12/11/2022</p>	<ul style="list-style-type: none"> • ACCESS TO JUSTICE • ALLOTMENTS AND LEISURE GARDENS • APPLIANCES IN YOUR HOME • LETTERS AND PARCELS
<p>Issue 8/pp 24 21/11/2022</p>	<ul style="list-style-type: none"> • CARDS – CLUB, CREDIT, Gift, Etc • HEALTH SUPPORT GROUPS • LEGAL SUPPORT GROUPS • COUNCIL TAX
<p>Issue 9/pp31 02/12/2022</p>	<ul style="list-style-type: none"> • CARERS • END-OF-LIFE CONCERNS • FOOD • MATERNITY WELFARE ASSISTANCE • PROBATE • WEATHER

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APPENDIX 2 LEGAL AND OTHER SERVICES

Many groups offer professional legal and other services on a free /pro bono basis. Those listed below mainly help individuals or families, but some assist charities or not-for-profit entities.

ORGANISATION	COMMENT
AdviceNow	https://www.advicenow.org.uk/
Advocate	https://weareadvocate.org.uk/
Citizens Advice Bureau	https://www.citizensadvice.org.uk/
Compass Fostering	https://www.compassfostering.com/foster-carer-tax-benefits/
UK Collaborative Plan for Pro Bono	http://probonoplan.uk/
Law Centres Network	https://www.lawcentres.org.uk/
LawWorks	https://www.lawworks.org.uk/
Legal Aid Practitioners' Group	https://lapg.co.uk/
Oasis Counselling	
RICS	https://www.rics.org/uk/about-rics/responsible-business/welfare-and-corporate-responsibilities/charity-property-help/
Ukraine Advice Group	https://www.advice-ukraine.co.uk/home/en/

APPENDIX 3 COMMUNITY GRANTS

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The table below was first created some years ago and has not been updated. It may contain errors and any new recent sources of grants will not be included.

Grant Awarding Body	Notes
Big Lottery Fund	<ul style="list-style-type: none"> Many kinds of community project may benefit Has made award of grant for defibrillators, eg to SDSAF
British Heart Foundation (BHF) [See Football Association)	<ul style="list-style-type: none"> Community Heart Start scheme Grants available for defibrillators in communities Community organisations, GP surgeries, local voluntary groups, etc
Co-operative Society	<ul style="list-style-type: none"> Grants towards community projects Defibrillators in local communities may be awarded
Football Association (with BHF)	<ul style="list-style-type: none"> Grants for football clubs To protect players and spectators
Hands on Heart	<ul style="list-style-type: none"> A charity which helps fund defibrillators in schools Trains staff and educates pupils
KCC Member's Grant	<ul style="list-style-type: none"> Local KCC councillor has up to £20,000 for community projects
Linda Hogan Fund (West Kent Extra)	<ul style="list-style-type: none"> Grants of up to £500 for community projects Three times a year
Parish Councils	<ul style="list-style-type: none"> Parish councils may be able to help buy a defibrillator at a discounted price through the Kent Association of Local Councils
Sudden Adult Death Trust (SAD)	<ul style="list-style-type: none"> Focus on defibrillators in schools, leisure centres and youth centres
Sevenoaks District Council	<ul style="list-style-type: none"> <i>Big Community Fund</i> grants scheme Applications by the end of November Contact ward councillor
<ol style="list-style-type: none"> Aviva B&Q Cooperative Society Greggs Jewson Tesco Community Fund 	<ul style="list-style-type: none"> Grants may be awarded for community allotments and gardens
Town or parish councils	<ul style="list-style-type: none"> Community grants may be given for community projects Councillor ward grants

APPENDIX 4 HEALTH SUPPORT GROUPS

Group	Website	Telephone
Cedars Surgery - Patients Participants Group (PPG)		
Community Navigation & Adult Carer Support		
Community Village		

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Green Doctors		0800 233 5255
MIND NW Kent		
North Kent Mind	https://northkentmind.co.uk/swanley/	
Oaks Surgery - Patients Participants Group (PPG)		
Parkinson's UK	https://www.parkinsons.org.uk/	
West Kent Pulmonary Fibrosis Support Group		

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