

Get help with the cost of living

If you are finding money and increased living costs a struggle, there is support available and things you can do to save on your regular living costs.

If you are struggling to pay for food

Food banks are community organisations designed to support people who are unable to afford food. Most require a referral to use the service. Contact your local citizen's advice who can make an appointment to discuss your situation beforehand [Search for your local Citizens Advice - Citizens Advice](#)

Visit a community run Top up Shop. For anyone struggling financially to afford food. No referral needed, just bring an empty shopping bag. £2 a bag for lots of groceries available at various locations. Please see links running services [Pop-Up Shops | basiclife](#).

Get help with essential costs

The Local Welfare Assistance Scheme can help those experiencing financial difficulties. You can apply yourself, or local organisations can submit an application on your behalf. You may be eligible for support with energy and water bills, food and some essential items. www.suffolk.gov.uk/costofliving

Support for families

Home Start in Suffolk can help support families with children from birth to 12 years through their toughest times. Supported families are matched with a volunteer who will provide weekly 1-1 support. You can self-refer online by visiting www.homestartinsuffolk.org

Healthy Start provides vouchers to buy basic food items and vitamins for pregnant women and families with a child under four years old who are on low incomes, to buy basic food items. Call: 0345 607 6823 or visit www.healthystart.nhs.uk/

Check what benefits you can get

You might be able to claim or increase your current benefits depending on your circumstances <https://www.betteroffcalculator.co.uk>

Reducing your regular living costs

Get help paying your rent

If you are unable to pay your rent, you might be able to claim Universal Credit or Housing Benefit to help with your housing costs. You will usually get Universal Credit if under State Pension age, and Housing Benefit if over State Pension age.

If you are already getting Housing Benefit or Universal Credit but it doesn't cover all the rent, you can apply for a discretionary housing payment (DHP). A DHP is extra money from your local council to help pay your rent.

Get help with your council tax

Depending on your circumstances, you might be able to pay less council tax or not pay it at all.

You may be eligible for a single person discount, if you have a low income, or in some cases a discretionary reduction if suffering severe hardship. Check to [Check if you can pay less council tax - Citizens Advice](#)

Get help with your water bill

Most companies offer support to households struggling to pay for their water or in arrears, including payment plans to spread payments over a longer period & social tariffs. Anglian Water recommend completing an extra care assessment online or by calling 0800 169 3630 [Extra Care Support \(anglianwater.co.uk\)](http://anglianwater.co.uk)

Essex and Suffolk water offer financial support, depending on your circumstances. Please refer to their eligibility checker for more information <https://www.eswater.co.uk/services/extra-support/financial-support>

Get help with your Internet and Telephone bill

Contact your provider and ask what help they can provide. Many providers offer social tariffs to those in receipt of certain benefits.

You can check which providers offer social tariffs on the Ofcom website. [Cheaper broadband and phone packages - Ofcom](#)

Cost of living support

The government will send a 'cost of living payment' to those who are eligible and in receipt of certain means tested or disability benefits.

There may also be eligibility for support if over State Pension age and in receipt of Winter Fuel Payments [Cost of living support factsheet: 26 May 2022 - GOV.UK \(www.gov.uk\)](#)

Cost of Living Payment

£650 one-off Cost of Living Payment for those on means tested benefits. No application is required. DWP will make the payment in two lump sums, the first from July, and the second in the autumn. Payments from HMRC for those on tax credits only will follow shortly after, to avoid duplicate payments.

Disability Cost of Living Payment

£150 Disability Cost of Living Payment for those who receive a disability benefit. A one-off payment will be made from September. No application is required, and payments are paid directly into your bank account.

For the many disability benefit recipients who receive means tested benefits, the £150 will come on top of the £650 they will receive separately.

One-off Pensioner Cost of Living Payment

£300 One-off Pensioner Cost of Living Payment. This payment is in addition to the current winter fuel payment pensioners receive. No application is required, and the payment is paid directly into bank accounts by the DWP

This additional one-off payment will go to the over 8 million pensioner households across the UK who receive the Winter Fuel Payment and will be paid on top of any other one-off support a pensioner household is entitled to, for example where they are on pension credit or receive disability benefits.

Eligible households currently receive between £200 - £300, so the payment will represent at least double the support for this winter.

Get help with your energy bills

The government are giving households £400 via the Energy Bills Support Scheme. No application is required and you won't have to pay it back.

The money is credited to your energy bill and paid in 6 instalments from October 2022.

Warm Home Discount Scheme

For low income households in receipt of qualifying benefits, No application is required this year and if eligible you will receive £150 credited to your electricity bill or £150 added to your prepayment meter

Check which energy supplier you were with on 21 August 2022. You can only get the discount if your supplier is in the scheme.

Winter Fuel Payment

The Winter Fuel Payment is an annual one-off payment to help you pay for heating during the winter. You usually get a Winter Fuel Payment if you were born before 25 September 1956.

You should start getting the Winter Fuel Payment automatically once you reach State Pension age, but sometimes you might need to apply.

Cold Weather Payments

Cold Weather Payments are payments to help pay for extra heating costs if in receipt of certain means tested benefits. Payments are made if the average temperature in the area is recorded, or forecast to be, 0 degrees Celsius or below over 7 consecutive days

Energy Grants

If you're in debt to your energy supplier, you might be able to get a grant to help pay it off. If you can't get a grant from your supplier, you may be able to apply to the British Gas Energy Trust. [Grants Available - British Gas Energy Trust](#)

For more info visit [Grants and benefits to help you pay your energy bills - Citizens Advice](#)