

Helping your service users with cost of living problems

A guide for teams and community leaders that support people in Mid Suffolk who are struggling with the cost of living



**citizens
advice**

Mid Suffolk

Helping people in crisis

How to tackle an immediate crisis

“I’ve got no food”

A map of all food projects in Suffolk can be found on Suffolk Infolink infolink.suffolk.gov.uk/food. If your organisation doesn't make referrals to a food bank then signpost your service user to apply via:

- Contact Mid Suffolk District Council on 0300 123 4 000 option 7
- Contact Citizens Advice Mid Suffolk on 01449 676060

“I’ve got no heating”

If your service user's boiler or heater has stopped working then Warm Homes Healthy People may be able to lend them electric heaters. Call Warm Homes Healthy People on 03456 037 686.

If they can't afford to heat their home, they can contact their local Citizens Advice, who may be able to apply for charitable assistance.

“I’m going to be homeless”

If you speak to someone who is homeless, or at risk of becoming homeless, please ask them to contact the Housing Solutions Team at Mid Suffolk District Council on 0300 123 4 000 option 3. You can refer a household for support yourself, if you have consent to share their details. Go to midsuffolk.gov.uk/w/duty-to-refer

“I’m expecting bailiffs”

If your service user has received a letter saying that bailiffs will visit then they need advice specific to their situation. Go to citizensadvice.org.uk and search “bailiffs” for information you can give them on their rights. Your service user can contact their local Citizens Advice or phone the National Debt helpline on 0800 2404420. The debt helpline is available 9am to 8pm Monday to Friday and 9.30am to 1pm Saturday.

Signposting to online help with the cost of living

What actions you could suggest

Some people may feel confident to access online self help or to contact other organisations themselves. You can signpost these service users to further help with cost of living issues.

“You can check what benefits you can get”

Lots of people miss out on benefits they're entitled to - so it's worth checking what you can get. For more information go to: [gov.uk/benefits-calculators](https://www.gov.uk/benefits-calculators). Citizens Advice will offer a benefit check.

“You could try a budget planner tool”

The first step to taking control of your money is making a budget. It can help you stay on top of your bills and start saving.

MoneyHelper have a budget planner and advice on saving money on household costs: [moneyhelper.org.uk/en/everyday-money/budgeting](https://www.moneyhelper.org.uk/en/everyday-money/budgeting)

“You could get help with energy debt”

It's worth contacting your energy supplier to let them know you are struggling. Some energy suppliers have support funds. Find out more at [gov.uk/get-help-energy-bills](https://www.gov.uk/get-help-energy-bills) or go to [citizensadvice.org.uk](https://www.citizensadvice.org.uk) and search for “help with energy bills”. Ofgem have consumer advice on energy bills and how to access advice and support [ofgem.gov.uk/information-consumers/energy-advice-households](https://www.ofgem.gov.uk/information-consumers/energy-advice-households)

“You could get help with essential costs”

Local Welfare Assistance is a scheme for people in financial hardship. People can apply themselves. Go to [suffolk.gov.uk](https://www.suffolk.gov.uk) and search “Local Welfare Assistance”. People can check for grants they can apply for at [grants-search.turn2us.org.uk](https://www.grants-search.turn2us.org.uk). It's worth asking your local Citizens Advice about what charitable support you can apply for.

Supporting people through the next steps

Support with cost of living problems

When someone has cost of living problems they can feel bombarded with issues that they don't know how to solve. Their mental health can be affected, making it even harder to take steps to manage their problems. It can be difficult for people to talk about money and admit they are having financial difficulties. A trusted organisation or person can make a difference by advocating for and supporting people through the next steps.

Offering reassurance

People tell us that making that first phone call to ask for help can seem really hard. As a trusted organisation or person, you can reassure them that they won't be judged for asking for help.

Dealing with the phone and post

When people are feeling very anxious and overwhelmed, they may stop opening post and stop picking up phone calls. As a result, they may miss urgent information or even an adviser calling them back. It may take time for people to trust you to disclose this. If your service users seems stuck with a cost of living problem it can help to ask what support they need to deal with phone calls and post.

Help to break down the actions

It's not simple to tackle debt or deal with an eviction. There is no getting around the need to assemble documents or start an application. You can help your service user by breaking down the steps they need to take. It might help to ask what their adviser has recommended they do next.

Advocating for people who are overwhelmed

Some people want a trusted person with them when they make a phone call or go to see an organisation for help. You may be able to offer this support, or help them to find a friend or family member to help.

Supporting people through the next steps

What the next steps look like

It may help to have an overview of what the next steps look like when tackling some of the main cost of living issues. This is to help you identify barriers that your service users may experience in finding their way forward. However, what people need to do can differ depending on their situation and your service users should seek advice from an appropriate organisation. This will ensure that they have advice that is applicable to their individual circumstances.

Advice for People in Debt—Next steps for tackling debt

Before having an appointment with a money adviser, your service user will have to put together the information that the money adviser will need to assess their financial situation. This could include:

- Proof of identity—usually photo ID
- Income—benefit award letters, wage slips, pension details
- Expenditure—last 3 months bank statements for all accounts
- Debts—a list of debts and the amount owed, creditors letters, a rent account or mortgage statement.

Your service user will work on a budget with their money adviser, and be given help to increase their income or reduce expenditure. The money adviser will identify options for managing the debt and give your service user the information they need to decide what option is right for them.

Anyone providing debt management services must be registered with the Financial Conduct Authority (FCA). This applies whether or not they charge a fee. The FCA sets out minimum standards that all the authorised firms must keep to. Search the register to find an organisation in your area for debt advice: register.fca.org.uk

More: citizensadvice.org.uk/debt-and-money

Supporting people through the next steps

Advice for claiming benefits—Next steps for applying for Universal Credit (UC)

Managed migration is where people getting legacy benefits will have their claims transferred to UC. It's important for people to make a UC claim within the deadline when they receive a migration notice from DWP. This will ensure that if they are eligible for a 'transitional amount' on top of their UC payment they will receive it.

Most people are expected to claim and manage UC online and communicate with the Jobcentre through their account. To claim UC online your service user will need an email account that they can manage themselves. To start a UC claim go to universal-credit.service.gov.uk/start

If your service user doesn't have access to the internet or is unable to manage a claim digitally then they can make a claim by phone. The Universal Credit helpline number is 0800 325 5644.

It's best to gather key information in advance. This will make it faster to answer all the questions. When the claim is started the claimant will see a 'to do list' with different questions they need to answer about their situation. It's best to finish this as soon as they can—if they don't, it might delay their first UC payment. The claimant will need to provide information on their housing, earnings, other benefits they get, any disability or health condition that affects their work, how much they pay for childcare, their savings and investments (like shares or a property that they rent out). The claimant will also need to prove their identity, provide their bank, building society or credit union account details and provide their National Insurance number, if they have one.

Your service user can get further help and advice from the Citizens Advice Help to Claim service: citizensadvice.org.uk/help-to-claim or phone 0800 144 8 444. Alternatively, contact an Advice Quality Standard (AQS) accredited advice agency. Search the register: asauk.org.uk/find-aqs-centres

Supporting people through the next steps

Advice for claiming benefits—Next steps for applying for benefits for sick and disabled people

People who are sick or disabled may be eligible for extra benefits. The first step is to identify the right benefit to claim and request a claim form. Your service user can get advice about what to claim from an AQS accredited advice agency or at [gov.uk/financial-help-disabled](https://www.gov.uk/financial-help-disabled).

It's a good idea for the claimant to keep a diary of how their condition affects them or the person they are making a claim for (e.g. their child) - particularly if they have bad days and good days. The claimant can go to [citizensadvice.org.uk](https://www.citizensadvice.org.uk) and search "template diary" for the benefit they are claiming.

It's useful to include evidence from health professionals on how the condition affects them. The claimant should gather the information they have about their condition e.g. letters from their doctor/s or information about their prescription/s.

The claimant should think about what health professionals they have contact with. An Adviser may suggest that they contact health professionals to get evidence about how their condition affects them. Some health professionals charge a fee for this.

If your service user needs help with making a claim then contact an Advice Quality Standard (AQS) accredited advice agency. The AQS is the quality mark for advice agencies. Search the register for an organisation near you: [asauk.org.uk/find-aqs-centres](https://www.asauk.org.uk/find-aqs-centres)

The claimant can prepare for an appointment by looking at the information about how to claim benefits for sick or disabled people at [citizensadvice.org.uk/benefits](https://www.citizensadvice.org.uk/benefits). This will help them understand what sort of questions they may be asked and explain what happens next after they make their application.

More: [citizensadvice.org.uk/benefits](https://www.citizensadvice.org.uk/benefits)

Supporting people through the next steps

Advice for people with housing problems—Next steps for accessing housing support

Homelessness

People who are homeless or at risk of homelessness can contact Mid Suffolk District Council's Housing Solutions team for help. Homelessness doesn't just mean not having a place to stay. It can mean a home is unsuitable, such as unaffordable, in poor condition or unsafe.

People who are currently homeless, or due to become homeless that day, should call the Housing Solutions team on 0300 123 4000 (option 3).

People who are worried about becoming homeless in the future can get advice and request a callback at midsuffolk.gov.uk/get-housing-advice.

If the council decide they can help prevent your service user from becoming homeless or help them find a new home then they will work together to make a housing plan. The plan will explain what the council will do and what your service user will do, with their agreement.

Housing register

People can join the council's Housing Register if they want to apply to move into social housing. In Mid Suffolk applications are made online at gatewaytohomechoice.org.uk. Social housing is given to people who have priority, and for many people there are long waits.

The council will need supporting information for both homelessness and housing register applications. You can help your service user by advising them to gather this together ahead of time. They will likely need: proof of ID, National Insurance number, proof of income (bank statements, payslips and benefit award letters), proof of current housing situation (e.g. tenancy agreement), and an address history.

More: citizensadvice.org.uk/housing

Other support available

Support to help with other issues

Your service users may need support with other issues while they tackle their cost of living problems. Some useful local services are listed here.

Safeguarding

If you think an adult or a child may be at risk then speak to your safeguarding lead. You can also contact Customer First, who handle queries related to adult and children's social care and support in Suffolk. You can contact them online by going to [suffolk.gov.uk](https://www.suffolk.gov.uk) and searching "customer first" or phone them on 0800 917 1109.

Mental Health support

For urgent mental health support, your service user should call NHS 111 option 2. They will speak to a trained mental health professional.

Social prescribing helps people to manage their health and wellbeing. To access the service in Mid Suffolk go to [infolink.suffolk.gov.uk](https://www.infolink.suffolk.gov.uk) and search for "connect for health"

Domestic Abuse support

Phone the Suffolk Domestic Abuse Helpline on 0800 977 5690. This is a freephone number that answers calls 24 hours a day, seven days a week.

Lighthouse (based in Ipswich) [lighthousewa.org.uk](https://www.lighthousewa.org.uk)

Bury St Edmunds Women's Aid [burystedmundswomensaid.org.uk](https://www.burystedmundswomensaid.org.uk)

Drug and Alcohol support

Local support is available from Turning Point [turning-point.co.uk/services/suffolk-recovery-network](https://www.turning-point.co.uk/services/suffolk-recovery-network)

Other services

To search for other services go to Suffolk InfoLink [infolink.suffolk.gov.uk](https://www.infolink.suffolk.gov.uk)

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5 Milton Road South

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Tel: 01449 676060

[midsuffolkcab.org.uk/contact us](https://midsuffolkcab.org.uk/contact-us)

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