

What about people who are not entitled to Pension Credit?



East Suffolk

Citizens Advice East Suffolk can advise people who don't qualify for Pension Credit or other help available to them.

They can be contacted by phone 0808 278 7866 (Monday to Friday, 10am to 2pm), email (advice@caes.org.uk) or at one of their face to face venues (see end for list, available on their website).

Some other sources of financial help include:

Local Welfare Assistance Scheme

www.suffolk.gov.uk/lwas

A fund for those experiencing financial hardship: struggling to afford the basics, such as food, heating, clothing and fuel, or to pay household bills. One award can be made per household in a 6 month period and eligibility criteria can be found on the website. Applications can be made by the person themselves online, or with support from a partner organisation such as Citizens Advice or East Suffolk Council's Community Help Hub.

Other benefits

www.entitledto.co.uk

Check entitlement to other benefits such as Housing Benefit, Support for Mortgage Interest, Council Tax Reduction, Attendance Allowance, Carers Allowance and more. These could increase your income and help you better afford your bills. Use an online benefits calculator or contact an advice agency such as Age UK or Citizens Advice.

Discretionary Housing Payment

www.angliarevenues.gov.uk/eastsuffolk

If the amount you receive to help with your rent from Housing Benefit or Universal Credit isn't enough to cover your full rent, Discretionary Housing Payment can help top this up. It could also help with rent in advance, rent deposit and/or moving costs if you are moving to more affordable or suitable accommodation.

Surviving Winter

www.citizensadviceipswich.org.uk/surviving-winter

The Surviving Winter campaign 2023/24 was aimed at those aged 65 and under who were not in receipt of any means-tested benefits, with savings of less than £1500 and resident in Suffolk. Details of the 2024/25 fund have not yet been announced; it might be worth keeping an eye on the website in case this year's criteria changes. The scheme provides a payment of up to £175 towards fuel costs, or a delivery of fuel for households using oil or LPG-fired heating systems.

Help with the cost of heating oil

- “Suffolk Oil Loans” from Eastern Savings & Loans, a Credit Union. They offer an interest-free loan of up to £500 for heating oil. This is only available to residents of Suffolk. You need to become a member of Eastern Savings & Loans to apply. Membership costs £5 initial deposit, and an ongoing 25p per week. There are also some eligibility criteria. To find out more about the Suffolk Oil Loan, visit: www.eslco.co.uk/products-and-services/loan-products/suffolk-oil-loans
- Community Oil Buying: by clubbing together with others in your community, you may be able to get a cheaper price for your oil. The Oil Club website lists the many Oil Clubs in Suffolk, and often several small rural communities in the same postcode area are included in the same ‘club’. For example, the NR32 5 club includes the villages of Blundeston, Corton, Lound and Somerleyton.
To find your nearest oil club, visit: www.oil-club.co.uk
- Another scheme to consider is Community Action Suffolk’s community oil buying scheme. It offers pre-payment and Direct Debit schemes, but please note it does not offer a ‘buy now, pay later’ scheme.
For more information, visit: www.communityactionsuffolk.org.uk/business-support/community-oil-buying-bulk-lpg

Warm Homes Suffolk

www.warmhomessuffolk.org

Help for households with less than £36,000 total income, without mains gas central heating, and with a property energy rating of D, E, F or G. Grants are available for a range of measures to improve the energy efficiency of the property, and thus reduce heating costs.

Promote help to deal with debt

Debt can cause financial hardship and stress. Sometimes even well-managed debt can spiral out of control if life circumstances change. For specialist debt advice, the following organisations can help:

Citizens Advice East Suffolk

Telephone and face to face appointments
Advice line: 0808 278 7866 (Mon-Fri, 10am-2pm)
www.caes.org.uk

National Debtline

Telephone appointments, webchat
0808 808 4000 (Mon-Fri, 9am-8pm)
<https://nationaldebtline.org>

Christians Against Poverty (CAP)

Face to face appointments, home visits
0800 328 0006
<https://capuk.org>

Signposting

The following organisations can offer support:

Age UK

0800 678 1602 (8am to 7pm, every day of the year)

www.ageuk.org.uk

Citizens Advice East Suffolk

Advice line: 0808 278 7866 (Monday to Friday, 10am to 2pm)

List of face to face locations overleaf

www.caes.org.uk

DANES: Disability Advice North East Suffolk

Information, advice and support with Benefits, Employment, Education, Housing, Council Tax, Volunteering, Local Welfare Services, Health, Support Groups, Leisure, Sport, Travel and Transport, Access and Mobility. Also advise and assist with the benefits appeal process.

Information line: 01502 511333 (Monday to Thursday, 9.30am to 4.30pm)

<https://disabilityadvicenes.org.uk>

DAS: Disability Advice Service (East Suffolk)

Advise children and adults with disability related issues; also advise family members and carers. Provide a range of practical solutions to address the short and long-term financial issues that underlie or worsen disabled clients' wellbeing.

Supports people in the former Suffolk Coastal area, from Leiston to Felixstowe.

Phone: 01394 387070 (Monday to Thursday, 10am to 3pm)

www.daseastsuffolk.org

Money Helper

Combines the Money Advice Service, the Pensions Advisory Service and Pension Wise.

Money Helpline: 0800 138 7777 (Monday to Friday, 8am to 6pm)

Pensions Helpline: 0800 011 3797 (Monday to Friday, 9am to 5pm)

www.moneyhelper.org.uk



Citizens Advice East Suffolk

Face to face appointments and drop-ins across the East Suffolk region (correct at 30/09/2024)

<https://citizensadvicееast Suffolk.org.uk/face-to-face-advice>

Office / Outreach	Address	Opening Hours
Beccles Office 0808 278 7866	12 New Market Beccles NR34 9HB	By appointment only Monday 10:00 - 14:00 Wednesday 10:00 - 14:00 Friday 10:00 - 14:00
Bungay Outreach	Number 28 Wingfield Street Bungay NR35 1EZ	Drop in Tuesday 10:00 - 12:00
Felixstowe Office 0808 278 7866	2-6 Orwell Road Felixstowe IP11 7HD	By appointment only Monday 10:00 - 13:00 Tuesday 10:00 - 13:00 Wednesday 10:00 - 13:00 Thursday 10:00 - 13:00 Friday 10:00 - 13:00
Felixstowe Outreach	The Oaks Family Hub (Children's Centre) Grange Road Felixstowe IP11 2LA	Drop in 1st Wednesday of every month 13:00 - 16:00
Framlingham Outreach	Framlingham Library The Old Court House Bridge Street IP13 9AJ	Drop in Friday 10:00 - 12:00
Halesworth Outreach	Halesworth Library Bridge Street IP19 8AD	Drop in Every fortnight 10:00 - 12:00 Next: Tuesday 8 th October 2024
Kessingland Outreach	Marram Green Kessingland NR33 7AH	Drop in First Monday of the month 10:00 - 12:00
Kesgrave Outreach	Kesgrave Community and Conference Centre Twelve Acre Approach, Kesgrave IP5 1JF	Drop in 3rd Tuesday of each month 09:00 - 12:00 Next: 15th October 2024