



Cost of Living Winter 2024/5

As the increased cost-of-living continues to put pressure on household budgets, here are some support agencies that may be able to give advice if you, or someone you know is struggling to manage. It is not an exhaustive list and not all services are available across the Diocese. Please see the list of local council costs-of-living links at the end for local services.

General Debt Support and Advice

If you need support with your day-to-day finances, are struggling with debt or to pay bills the following agencies can help.

Citizen's Advice: <https://www.citizensadvice.org.uk/>

Frontline Debt Advice: <https://frontlinedebtadvice.org.uk/>

Christians Against Poverty: <https://capuk.org/>

Step Change Debt Charity: <https://www.stepchange.org/how-we-help>

To help find other local advisors <https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/use-our-debt-advice-locator>

National Debtline: Tel 0808 808 4000

Energy Costs

If you are struggling to pay energy bills, you can speak to their energy provider as many have specific schemes to support such as the British Gas Energy Support Fund <https://www.britishgas.co.uk/british-gas-energy-support-fund.html>

Some local foodbanks and some Citizens Advice offices are able to distribute energy vouchers particularly for people on prepayment meters <https://www.citizensadvice.org.uk/>

Cold weather and winter fuel payments <https://www.gov.uk/cold-weather-payment>

Get energy saving advice from Energy Saving Trust <https://energysavingtrust.org.uk/> and Fuel Bank Foundation <https://www.fuelbankfoundation.org/individuals/>

If you own a home in England or Wales, you can also get simple energy efficiency advice from the UK Government <https://helpforhouseholds.campaign.gov.uk/energy-saving-advice>

Contact Scope for disability energy support, including free energy and water advice <https://www.scope.org.uk/disability-energy-support/>

For people in vulnerable situations, the Priority Services Register is a free support service operated by energy suppliers and network operators. This will include people who have reached state pension age, or a long-term medical condition, or have children under five.

<https://www.energynetworks.org/customers/extra-help-for-customers>

National Energy Action (NEA) is a national fuel poverty and energy efficiency charity that offers a free support service known as WASH (Warm and Safe Homes). It provides energy advice. You can call 0800 304 7159 or fill in an online form <https://www.nea.org.uk/>

Caritas Portsmouth is part of the Catholic Diocese of Portsmouth
Registered in England and Wales Charity No. 1199568, Jersey 457 and Guernsey CH263



In Hampshire <https://www.hants.gov.uk/socialcareandhealth/adultsocialcare/coldspots>

Council tax

Apply to your local council for Council Tax Reduction. You'll get a discount on your bill if you're eligible. <https://www.gov.uk/apply-council-tax-reduction>

Your local Council may have its own scheme for supporting residents struggling to pay – see links to councils below.

Citizens Advice can also give more local information. Find your local branch <https://www.citizensadvice.org.uk/>

Foodbanks, community fridges and pantries

Foodbanks

To find your closest Trussel Trust foodbank <https://www.trusselltrust.org/get-help/find-a-foodbank/>

Call your local foodbank to find out what their referral policy is as people may need to contact Citizen's Advice for a referral. This doesn't apply at all foodbanks <https://www.citizensadvice.org.uk/>

Community fridges distribute free leftover food from supermarkets. Search <https://hubbub.org.uk/community-fridge-network> although not fridges are listed so ask your local community or council (see also council links below).

Community food pantry – many areas also have a food pantry. Use the council links below or search online to see if there is one in the local area. Usually, a pantry requires a small joining fee, or a sum per visit, but the shopper comes a way with a value of shopping higher than this sum e.g £15 shopping for £5 visit.

Warm spaces

Community spaces are now open offering warm spaces where people can go during the day. You can search for local hubs at your library or by going online <https://www.warmwelcome.uk>

Broadband

Required for managing benefits and school work/communications, broadband is an essential cost and there are some discounted social tariffs available to help those on universal credit and similar benefits. Information about social tariffs or other cheap deals can be found online.

<https://www.moneysavingexpert.com/utilities/broadband-and-tv/broadband-for-lowincome-families/>

<https://www.moneysupermarket.com/broadband/broadband-for-the-elderly/>

Family Support

Homestart <https://www.home-start.org.uk/>

<https://www.familyfund.org.uk/> for families helping disabled young people from 18-25

School Uniform: Many schools have uniform swop shops or other support. Your local education authority may be able to help <https://www.citizensadvice.org.uk/family/education/help-with-school-costs/>.



Turn2us support <https://www.turn2us.org.uk/get-support/information-for-your-situation/cost-of-living>

Healthy Start Vouchers <https://www.healthystart.nhs.uk/>

Age UK <https://www.ageuk.org.uk/>

Carer organisations

A list of Carer organisations can be found at <https://www.carersuk.org/help-and-advice/support-where-you-live/> as well as

Reading & West Berks: <https://carerspartnership.org.uk/>

Oxford, Newbury, Windsor and Maidenhead: <https://www.crossroadscare.org/>

Ascot: <https://signal4carers.org.uk/>

Dorset: <https://www.carersupportdorset.co.uk/>

Hampshire: <https://carercentre.com/>

Isle of Wight: <https://www.carersiw.org.uk/>

Guernsey: <https://www.carers.gg/>

Jersey: <https://carersjersey.je/>

Mental health Support

Financial worries can have a significant impact on the mental well-being of people. Help can be sought from the following agencies.

Mind Charity has lots of local branches across the area. You can locate your nearest one at <https://www.mind.org.uk/information-support/local-minds/>

Guidance from the NHS <https://www.nhs.uk/mental-health/advice-for-life-situations-and-events/how-to-cope-with-financial-worries/>

The Samaritans are open 24 hours a day, 365 days a year.

Tel: 116 123 <https://www.samaritans.org/> with links to their chat function and other ways to get in touch.

Housing

Shelter can help with a variety of issues around housing and homelessness <https://www.shelter.org.uk/>

Local council housing team will be aware of availability of crash beds and hostels in the area. See links below

Local council cost of living pages

Basingstoke and Deane: <https://www.basingstoke.gov.uk/cost-of-living-support>

Bournemouth Council: <https://www.bcpccouncil.gov.uk/communities/cost-of-living-help>

Bracknell Forest: <https://www.bracknell-forest.gov.uk/cost-living-support>

Dorset Council: <https://www.dorsetcouncil.gov.uk/w/cost-of-living-help>

Caritas Portsmouth is part of the Catholic Diocese of Portsmouth

Registered in England and Wales Charity No. 1199568, Jersey 457 and Guernsey CH263



East Hampshire District Council: <https://www.easthants.gov.uk/cost-living-support>

Eastleigh Borough Council: <https://www.eastleigh.gov.uk/benefits-support-and-employment/other-forms-of-support/cost-of-living-support>

Fareham Borough Council: <https://www.fareham.gov.uk/leisure/costoflivinghelp.aspx>

Gosport Borough Council: <https://www.gosport.gov.uk/costofliving>

Hart District Council: <https://www.hart.gov.uk/cost-living-support-hub/useful-links-get-you-started>

Havant Council: <https://www.havant.gov.uk/cost-living-support>

Isle of Wight Council: <https://www.iow.gov.uk/keep-the-island-safe/cost-of-living/>

New Forest District Council: <https://www.newforest.gov.uk/costofliving>

Portsmouth City Council: <https://www.portsmouth.gov.uk/services/benefits-and-support/cost-of-living-hub/>

Reading Borough Council: <https://www.reading.gov.uk/housing/money-matters/>

South Oxford District Council: <https://www.southoxon.gov.uk/south-oxfordshire-district-council/cost-of-living-crisis-advice-and-support/>

Southampton City Council: <https://www.southampton.gov.uk/life-events/getting-help-with-the-cost-of-living/>

Test Valley Borough Council: <https://www.testvalley.gov.uk/cost-of-living-support>

Vale of the White Horse District Council: <https://www.whitehorsedc.gov.uk/vale-of-white-horse-district-council/cost-of-living-crisis-advice-and-support/>

West Berkshire Council: <https://www.westberks.gov.uk/cost-of-living-support>

Winchester City Council: <https://www.winchester.gov.uk/cost-of-living>

Wokingham Council: <https://www.wokingham.gov.uk/cost-of-living>

Guernsey: <https://gov.gg/incomesupport>

Jersey: <https://www.gov.je/benefits/Pages/default.aspx>