Residents Business The council Visitors

Search Qbm

Home > Residents > Advice and support > Financial advice > Cost of living help

Cost of living help

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Are you worried about the rising cost of energy bills, food and transport?

Whatever your money worries may be, we've put together some useful information so that you can find out what support is available including grants, money saving advice and offers to help with the cost of living.

Help with energy costs

More cost of living payments have been made available by the government for 2023 to 2024. You, or someone you know may be eligible to receive up to five additional payments to help towards energy bills during the cost of living.

You do not need to apply for the extra payments. If you are eligible, your payment will be made separately from your benefit payments.

If you receive:

- Universal Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Pension Credit
- Child Tax Credit
- Working Tax Credit

You will get:

- First cost of living payment of £301 issued during spring 2023
- Second cost of living payment of £300 issued during autumn 2023
- Third cost of living payment of £299 issued during spring 2024

If you get:

• The Winter Fuel Payment

You will receive:

A £150 or £300 pensioner payment issued during winter 2023/2024

Claimants who are eligible for any of the cost of living payments and receive tax credits, and no other means-tested benefits, will receive payment from HMRC shortly after DWP payments are issued.

Grants to help pay energy bills

To see whether there may be grants available to help you with your energy bills, see below:

- Turn 2 Us grant search (When using the search tool, add in all the suppliers listed, otherwise it's a nil result)
- British Gas Energy Trust
- Scottish Power Hardship Fund
- Ovo Energy Fund

- E.ON Energy Fund
- E.ON Next Energy Fund
- EDF Energy Customer Support Fund
- Bulb Energy Fund
- Octopus 'Octo Assist Fund'
- Warm Home Discount
- The Warm and Healthy project

Benefits available

Are you claiming all the benefits you should be?

To see if you are entitled to any other benefits please use our calculator

Help with debt

For general advice, visit the debt advice page on our website.

Debt advice page

Worried about which bills to pay first?

The Money Helper website will help you prioritise and get hints and tips on managing your bills.

Tips on how to prioritise managing your bills

Emergency assistance with food, gas or electric

The Blackpool discretionary support scheme can provide assistance to vulnerable people who need:

- Short term emergency support
- Help to become established or maintain independence in the community

Blackpool discretionary support scheme

HMRC help with childcare costs

You may be eligible to get tax-free childcare.

Families receive up to £500 every three months (£2,000 a year) per child, or £1,000 (£4,000 a year) if their child is disabled, helping towards the cost of after-school clubs, play schemes, childminders. nurseries and nannies.

Check if you are eligible to recieve Tax-Free Childcare.

Pension Credit

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges.

You might get extra help if you're a carer, severely disabled, or responsible for a child or young person.

Pension Credit is separate from your State Pension.

You can get Pension Credit even if you have other income, savings or own your own home.

Find out if you are eligible.

Government help for households

The government has produced a useful guide to cost-of-living support, including:

- Energy saving tips
- Energy bills
- Household costs
- Childcare costs
- Income support
- Travel costs

Visit the Help for households website for more information

Help with water bills

If you're finding it difficult to pay your water bills, United Utilities have put together a helpful webpage about the different options that are available.

Financial support with your water bills.

You can also contact United Utilities on 0800 072 6765.

Other assistance

Local support directory

View our directory of all local support available

Including places to go to keep warm, who can help with food and essentials, and organisations that can give you advice and information.

Community grocery

Blackpool now has a <u>community food shop</u>, <u>where you can get groceries for a reduced amount</u>. You need to sign up to become an annual member (at a small cost of £5). You will then have access to three weekly shops.

His Provision CIC

You purchase £5-£10 worth of cupboard items offered at supermarket prices or below, then choose from a selection of free products including bakery, fruit and veg, dairy, fresh and frozen food (subject to availability) – parcels will be valued at £20-25.

Visit the Life Centre, Raikes Parade, FY1 4EY

- Tuesday 12.30pm to 2.00pm
- Wednesday 11.00am to 12.30pm
- Thursday 12.30pm to 2.00pm

Or

Visit the mobile pantry:

- Claremont Community Centre on Tuesday 1.00pm to 2.00pm
- Spencer Courton Tuesday 2.15pm to 3.00pm
- Life Centre on Wednesday 10.30am to 12.30pm (free breakfast 10.00am to 11.00am)
- Argosy Courton Thursday 9.30am to 10.30am
- Ibbison Courton Thursday 12.30pm to 2.00pm
- Tarnside Community Centre on Friday 10.30am to 11.30am

Free school meals

Free school meals in Blackpool are available for families on certain benefits.

All <u>Blackpool primary school children are entitled to a free breakfast</u> under a scheme to improve the health and well-being of the town's young residents.

Job skills and support

Positive steps

<u>Positive Steps into Work</u> is a Blackpool Council service designed to get unemployed people back into work and, at the same time, help local businesses to recruit local people into their jobs.

The Platform

The Platform is a service for 16 to 24 year olds to help them find a job, access training or education.

The team of friendly employment advisers will work with you to ensure that you get support with things like:

- CV writing
- Interview techniques
- Confidence building
- Arranging work experience placements
- Education and training
- Linking in with local job opportunities

Energy saving advice

Cosy Homes in Lancashire

Cosy Homes in Lancashire (CHiL) <u>provides help with access to cost effective ways of keeping your home warm</u> whether you own or privately rent.

Other help and advice on grants to improve the energy efficieny of your home are available on the inustation and boiler grants section of our website.

Warm and Healthy Homes Project

Warm and Healthy Homes Project supports households of all tenures. Care and Repair's free service will run for two years to help

ensure Blackpool residents can save money and stay warm at home.

More information on the Warm and Healthy Homes Project.

Other support

The Energy Saving Trust website has a range of helpful advice and guidance to help you save on your energy costs.

The government's household energy page will give you <u>suggestions on alterations you can make to your home that can help you save on your energy usage</u>.

Money Saving Expert website also has a wide range of energy saving tipsto help you reduce your costs.

Using less hot water has the added benefit of lowering energy bills too. Examples of annual savings are shown below:

- Reducing each person's daily shower from 10 minutes to 5 minutes £740
- Cutting out two dishwasher runs per week by only running with full loads £76
- Cutting out two washing machine runs per week by only running with full loads £37
- Fixing a leaking toilet £300
- Turning off the tap while brushing teeth £100
- Fixing a dripping tap £17

Mental health support

Is the cost of living problem making you feel anxious?

We know that worrying about bills can have a negative effect on your health so below are some links, which you may find useful.

- Public Health
- Blackpool Talking Therapies
- Mind Lancashire

Social prescribing

Did you know your GP may be able to help you with social prescribing?

Your GPs know that many things affect your health and wellbeing and not all of these are clinical and best dealt with by medication or treatment alone. Many patients visit their GP because they feel isolated or lonely. Some are stressed by work, money, childcare or housing problems, or sometimes it's the stress of managing a long-term health condition that brings you to the surgery.

Social prescribers will listen to you and help you access the right people, services and activities that may benefit you.

They could link you or introduce you to a community group, a new activity or a local club. They may help you find legal advice, debt counselling, housing support or the right person to help you find a job or volunteering opportunity.

Your social prescriber will look to give you specific information and guidance on your situation or suggest local resources that might help. They could even support you to create something new such as a gardening club, a fishing group, a 'men's shed' or knit and natter group. Ask at your local GP surgery for more details.

Transport costs

Blackpool Transport

Get around for £2 until 31 December 2024.

Blackpool transport and other local bus service providers are taking part in the government's scheme to help customers pay less to travel by bus, capping single adult bus fares at £2 per journey, no matter where you travel to or from.

More information

Shared Wheels

If you need to cut transport costs? Have you thought about sharing a car journey? Shared Wheels will <u>help you find people to share your journey with</u>

Keeping warm and safe

Blackpool Coastal Housing

BCH's Warm Welcome Community Hubs returns for 2024 from Monday 8 January until Friday 22 March.

The Hubs offer a free hot meal provided by My Chef, along with refreshments, games and activities.

Partnering agencies will be on hand to offer help, info and advice on a range of matters.

See details below:

- Aysgarth Community Centre, Aysgarth Court, Blackpool, FY4 5LX, Mondays 11.00am to 1.00pm. Quiz, chair based exercise and bingo. <u>UR Potential</u> and <u>FYi Directory</u> will be on hand providing advice and guidance
- <u>Spencer Court Community Centre</u>, Spencer Court, Blackpool, FY1 3TW, Tuesday 1.30pm to 3.30pm. Quiz, chair based exercise and Boccia. <u>Business in the Community</u> will be on hand to provide support and guidance
- Bostonway Community Centre, Bostonway, Blackpool, FY4 4YQ, Tuesday 2.00pm to 4.00pm. Bingo (charges apply)
- Bostonway Community Centre, Wednesday 1.30pm to 3.30pm. Play boccia and get advice from <u>Get Out Get Active</u> and Empowerment
- <u>Lostock Community Centre</u>, Lostock Gardens, Blackpool, FY4 3PP, Wednesday 2.00pm to 4.00pm. Quizzes, games and bingo. <u>UR Potential</u>, and <u>Enveco</u> will be on hand with advice and support
- Argosy Community Centre, Forshaw Avenue, Blackpool, FY3 7PW, Thursday 12.30pm to 2.30pm. Quiz, chair based exercise and boccia. <u>UR Potential</u>, <u>Light Lounge</u>, <u>Volunteer Centre</u> and <u>Enveco</u> will be on hand with advice and support
- <u>Stronsay Community Centre</u>, Stronsay Place, Blackpool, FY2 0HE, Friday 11.30am to 1.30pm. Chair based exercise and boccia. <u>Enveco</u> and Blackpool Centre for the Unemployed will be on hand with advice and support
- <u>Kincraig Community Centre</u>, Kincraig Place, FY2 0NB, Friday 12.30pm to 2.30pm. Quizzes, games and bingo. These sessions will be attended by <u>UR Potential</u>, <u>Volunteer Centre</u>, <u>Enveco</u>, <u>Lancashire Women</u>, <u>Lancashire Fire and Rescue Service</u> and Blackpool Centre for the Unemployed

Blackpool FC Community Trust - Winter Warm Up Hubs

Family Warm Up Hubs

Tuesday, Wednesday and Thursday 3.30pm to 5.30pm Monday during school weeks.

Includes a meal, tea/coffee and activities - inside the Moretti Lounge at Blackpool FC.

Pool Together Hubs

Tuesday's and Thursday's 1.00pm to 3.00pm, term time only.

Includes a meal, tea/coffee and activities - inside the Moretti Lounge at Blackpool FC.

Winter Family Hubs

Fridays 3.30pm to 5.00pm at Aspire Sports Hub (Garstang Road West, FY3 7JH).

Everyone will receive a hot meal and tea/coffee will be available throughout. Children can play games and take part in craft activities. Families can eat, spend time together, and talk about their day. Please note, these hubs are specifically for families with children.

Find out moreon their website.

Libraries

Blackpool libraries run a wide range of free events and activities across their libraries. See their website for more information.

Layton Community House

For residents of Layton

Drop in to Layton Community House any day Monday to Friday 9.30am to 4.00pm. Pop in for a hot drink and refreshments, chat, read a book or join in with one of their community sessions.

Visit their <u>Facebook page</u> or their <u>website</u> for further information.

Winter Warm Club @thegrange

For residents of Grange Park

Daily Monday to Friday 9.00am to 4.00pm

@thegrange **Bathurst Avenue** Blackpool FY3 7RW

Telephone: 01253 478301

The club is aimed at all ages and includes measures to help support the community during the cost of living crisis.

You need to register in advance and in return you will receive a range of benefits including:

Financial support

- Free use of 3 tumble dryers
- A home audit looking at energy and water savings
- 1 on 1 financial advice

Food

- A daily discounted hot meal available
- Access to food pantry

Feel good

- New community barbers
- Free exercise classes
- Mums and tots exercise class
- Zumba classes
- Ballroom dancing

Activities

- Board and card games
- Pamper days
- Arts and crafts classes
- Bingo
- Organised local trips
- TV and film club

Help with prescription costs

There is a low income help scheme run by the NHS. You do not have to be claiming benefits to apply. If you're employed with a low income you may be eligible for help. The NHS will take your total household income, Council Tax and housing costs into account.

You can apply online

You must be at least one of the following and the application will look:

- A pensioner
- A student
- Earning a wage
- · Receiving state benefits
- Living in a care home

If you are not eligible but need regular prescriptions then you could apply for a pre-payment certificate

Help with food

If you're struggling with the cost of food, there are places you can go to get help. Some offer free or low cost hot meals and refreshments. See some of what is available below.

Find the full list of food help on the FYi Directory

Blackpool Comfort C.A.F.E.

Offering hot food, drinks, snacks and emergency items every Tuesday 11.00am to 12.30pm from out of St Thomas Church on Caunce Street, FY1 3NJ.

Big Food Truck

Become a member of The BIG FOOD Truck and receive 3 bags of groceries for £6.50 saving ££s of their weekly shop.

- A single family bag of food is £4
- Three bags for a family is £6.50
- Six bags for a large family is £13

To sign up visit their website or text your name and postcode to 07860 027502

Salvation Army

For adults aged 26 years and over, The Bridge Project at the Salvation Army Citadel on Raikes Parade offers emergency food, hot meal, shower and laundry facilities 9.00am to 11.00am Monday, Tuesday, Thursday and Friday for homeless people and a hot meal 12noon to 2pm for homeless and vulnerable adults.

Amazing Graze Blackpool Free Food Shop

Visit the Free Food Shop at 44 Bolton Street, FY1 6AA on Tuesdays and Fridays 5.00pm to 7.00pm. It's free to sign up each person is allowed a choice of up to 10 items per week.

Morrisons

Morrisons are offering a free meal for 1 child under 16 when buying an adult meal with a value of £4.50 or over at it's in-store cafes.

Asda

Until the end February Asda café's are offering the Winter Warmer scheme where over 60s can enjoy a bowl of soup, a bread roll and unlimited tea and coffee for £1.

Also, children can eat for £1 anytime

Help with broadband costs

If you are on benefits you may be due cheap, long-term 'social tariffs'

Help with your TV licence

The Simple Payment Plan was created for those in financial difficulty.

Qualifying customers can choose from either a fortnightly or monthly payment plan that spreads the cost of a TV Licence over 12 months, this means you make smaller payments more frequently, helping you to better manage your finances.

TV Licensing accepts referrals to the Simple Payment Plan from not-for-profit organisations such as charities or your local authority money advice department. It cannot accept referrals from commercial organisations.

If you would like to speak to someone about your finances, you can contact your local authority debt advice team or there are many not-for-profit organisations offering free, confidential and independent advice. Any not-for-profit organisation providing this service can refer you to us to join the Simple Payment Plan.

More information on the simple payment plan and how to access it

There are other TV licence concessions, which you might be eligible for depending on your circumstances. There are concessions available for:

- People who are aged 75 or over and receive Pension Credit
- People who are blind (severely sight impaired)
- People who live in qualifying residential care and are disabled or over 60 and retired

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↑ Back to top

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