

COST OF LIVING GUIDE

*Written and provided by Liam Byrne, Member of
Parliament for Birmingham Hodge Hill*



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**OPERATION
COMPASSION:**

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LIAM BYRNE COST OF LIVING GUIDE

The UK is amid a cost of living crisis. Prices are rising at rates we haven't seen since the 1970s – energy, broadband, water, food, fuel and more. This guide sets out some of the help available within Birmingham.

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Crisis Support

If you are in need of immediate cash support for food or essentials Birmingham City Council makes Crisis Payments. There are 2 types of payment made from this provision:

Crisis payments are made to citizens to meet their needs for subsistence in terms of essential food and/or clothing.

Community support grants are paid to residents to meet their immediate needs for essential furniture or white goods to sustain their housing needs and to gain greater independence within the community.

More information can be found at:

https://www.birmingham.gov.uk/info/20017/benefits_and_support/308/help_in_a_short-term_crisis

In addition, a program to help you claim everything you are entitled to, called the Early Intervention Program, will be run from Shard End Library. Pop into the library for full details.

Energy Costs

LEAP - (Local Energy Advice Partnership) can provide help and advice with energy switching, free energy saving measures and money advice. They sometimes perform home visits to identify ways for you to easily make large energy savings in your home. LEAP can also check if you're eligible for insulation, a new appliance or even a new boiler.

LEAP Boiler Scheme, sometimes called **ECHO - (Emergency Central Heating Offer)**, is a scheme that offers emergency assistance to fuel poor or vulnerable households (owner occupiers only) to repair or replace broken or condemned boilers.

LEAP Appliances, sometimes called **HEART**, is an initiative to support fuel poor and vulnerable households through the replacement of old, inefficient fridges, fridge/freezers, washing machines and electric cookers with modern, efficient alternatives.

You can check if you are eligible for the LEAP programs here:

<https://applyforleap.org.uk/eligibility/>

ECO FLEX – (Energy Company Obligation Flexible Eligibility) is a government scheme which provides funding for energy efficiency improvements in the home such as a new central heating system, upgrades to the existing heating system and/or insulation.

For enquiries about Eco Flex please contact AgilityEco at birminghamsoi@agilityeco.co.uk

Warm Welcome Spaces - you can also find local 'Warm Welcome Spaces' that are free to visit throughout the day. You can read more information and find your nearest Warm Welcome here: https://www.birmingham.gov.uk/directory/73/warm_welcome_spaces_in_birmingham

Large and medium sized energy companies are required to have help schemes in place themselves, so it is worth contacting your energy company directly. Contact details for the six biggest firms are below:

 **BRITISH GAS/SCOTTISH GAS**
New and existing customers: 0333 202 9532
www.britishgas.co.uk
Services Customer Relations
PO Box 699
Winchester
SO23 5AR

 **NPOWER**
Existing customers (monthly direct debit):
0845 070 4851
Existing customers (bill and quarterly direct debit): 0845 070 4850
New customers: 0800 073 3000
www.npower.com



E.ON NEXT

New customers to Eon: 0345 301 4905

Existing customers (for moving home):
0345 303 3020

Existing customers (to query a bill): 0345
052 0000

Existing customers (for prepayment): 0345
303 3010

www.eonenergy.com



SCOTTISHPOWER

SCOTTISH POWER

New and existing customers (online): 0845
270 6543

New and existing customers (domestic):
0845 270 0700

www.scottishpower.co.uk



SSE

New and existing customers: 0800 975
0485

www.sse.co.uk



EDF Energy

Existing customers: 0800 096 9000

New customers: 0800 056 5927

www.edfenergy.com

Ensure you are claiming everything you are entitled to

Here in Birmingham we have one of the highest levels of underclaiming in the country. Check what you are entitled to and how to claim everything here - <https://www.gov.uk/benefits-calculators>

Many people are unaware of what they are entitled to: there is lots out there for pensioners and young families.

Universal Credit

If you do not have enough to live on while you wait for your first payment you can ask for an advance payment after you've made a claim. More information can be found at <https://www.gov.uk/universal-credit/get-an-advance-first-payment>

You can also ask for a hardship payment if you cannot pay for rent, heating, food or hygiene needs because you got a sanction.

You need to pay this back through your Universal Credit payments - they'll lower your payments until you pay it back.

If you need advice on Universal Credit, Citizens Advice have a very comprehensive list of common questions and answers at <https://citizensadvice.org.uk/benefits/universal-credit/>

Benefits you may not have heard of

There is help to pay for NHS services such as dentists and glasses. This help is on offer to those on certain benefits, under 19 or over 60 years of age, are pregnant and more: <https://www.nhsbsa.nhs.uk/check-if-youre-eligible-help>.

Prescriptions: over one million people in England from April 2020 to April 2021 would've been better off using an NHS prescription prepayment certificate, a kind of season ticket. They allow you to pay

a one-off fee that covers the costs of all prescriptions for a period of three months or one year. If you use more than one prescription a month on average, it's worth it. More information can be found here - <https://www.nhsbsa.nhs.uk/help-nhs-prescription-costs/nhs-prescription-prepayment-certificates-ppcs>

Healthy Start supports pregnant women and their families to eat well and get the vitamins they need for healthy development. If you are 10+ weeks pregnant or have a family with children under 4 years old, you might be able to get help to buy healthy food and milk. <https://www.healthystart.nhs.uk/how-to-apply/>

Water firms give out free water-saving gadgets via water efficiency site Save Water Save Money. These include shower heads, tap inserts and garden hose nozzles. As well as saving money for those on water meters, as much of the water we use is heated, it reduces energy bills too. <https://www.savewatersavemoney.co.uk/>

Other Help

If you need help covering the cost of school uniform, contact your child's school. There may be some help available

General Advice

Bills: have you checked you are paying the lowest tariff on your bills, price comparison sites such as <https://www.moneysavingexpert.com/compare-broadband-deals/> are good ways to see if you can lower your bills

Money Saving Boiler Challenge will save you money and energy by changing a single setting on your boiler. Many UK combi boilers burn more gas, generate more carbon emissions and cost more in energy bills than they need to. Research shows that by adjusting the boiler flow temperature to 60 degrees or below, households will save money off their bill and an average of 172kg in carbon emissions. <http://www.moneysavingboilerchallenge.com/>

Join a Trade Union, not only do Unions protect you if there is an issue at work but on average unionised work places earn 6.5% more than non-unionised work places. Also many unions have member discounts on things like insurance. Find the right Union for you here: <https://www.tuc.org.uk/joinunion>

If you are already in Debt_____

If you are in debt the key is not to panic; help is available. Avoid any debt help or loan consolidation companies that advertise on TV or in some newspapers. Their job is to make money out of you, plain and simple. There are two national charities that offer debt support and Birmingham City Council can also offer advice.

StepChange Debt Charity

A full debt help service is available across the UK. Online support is also available via its debt advice tool (<https://www.stepchange.org/start>) where you can create a budget and get a personal action plan with practical next steps.

Tel: 0800 138 1111

Opening times: Monday to Friday, 8am to 8pm, Saturday, 8am to 4pm (closed on Sundays and bank holidays)

<http://www.stepchange.org/>

National Debtline_____

National Debtline provides free advice and resources to help people deal with their debts. Advice is available over the phone, online and via webchat.

Tel: 0808 808 4000

Opening times: Monday to Friday, 9am-8pm, Saturday, 9.30am-1pm

<http://www.nationaldebtline.org/>

Help with food_____

Foodbanks are a way to receive some food if you are struggling. Information on local foodbanks is as follows:

Ward End Elim Church – Open 1:00pm to 3:00pm on Wednesdays

St Margaret's Road

Ward End

B8 2HA

Welcome Change Community Centre – Open 12:30pm to 2:30pm on Thursdays

Ownall Road/Coneyford Road

Shard End

B34 7AJ

CAFLO

Cameronian Croft

Birmingham

B36 8UB

Community fridges and food pantries are a way to buy some food at a greatly reduced cost:

Lea Village Food Pantry – Open 12:00 noon to 2:00pm on Wednesdays

Welcome Change Community Hub

316 Kitts Green Road

Birmingham

B33 9SB

Hodge Hill Pantry – Open 10:15am-1:30am and 1:00pm-2:00pm on Thursdays

Open to people living in Bromford and Hodge Hill ward

Hodge Hill Church (also known as the Blue Cross Church)

242 Coleshill Road

Birmingham

B36 8BG

*Places to go for advice*_____

Liam Byrne MP

My office and I are always here to help, contact me at:

liam.byrne.mp@parliament.uk or on **0121 789 7287**.

Nearest Council Advice Centre

The **Erdington Advice Centre**, 67 Sutton New Road, Erdington, B23 6QT is doing extended hours for cost of living related support from **4.30pm to 7pm on Tuesdays**, and from **10am-1pm on Saturdays**. Alternatively, they can be contacted on **0121 303 1116**.

Citizens Advice

Ground Floor Gazette Buildings 168 Corporation Street, B4 6TF
03444 77 1010 (Information Helpline) **9.30 - 16.30 Monday to Friday**
Hard Hearing Textphone Adviceline Number: **18001 03444 111445**

Citizens' Advice Solihull (located in Chelmsley Wood):

176 Bosworth Drive, Chelmsley Wood, SOLIHULL, West Midlands,
B37 5DZ

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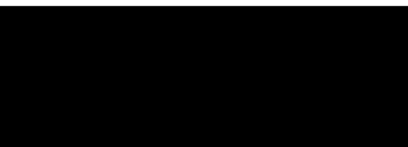
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