

Cost of Living_

INFORMATION BOOKLET

UPDATED NOVEMBER 2023



ALAN CAMPBELL MP

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Local Representatives

Alan Campbell MP

0191 257 1927 or alan.campbell.mp@parliament.uk

North Tyneside Mayor and Councillors

<https://my.northtyneside.gov.uk/category/187/your-representatives>

A Foreword from Alan Campbell MP

These are tough times for our local community.

The following booklet has been produced to signpost residents to local help and support during the cost-of-living crisis.

I have put together a wide range of contacts with relation to the cost-of-living crisis that may be useful to you and your family.

In this booklet, there is a range of services from voluntary organisations, charities, the local authority and government schemes that may be able to offer help, advice and support.

My office is open Monday to Friday and I and my team are here to help if we can.

Please do not hesitate to get in touch on: **0191 257 1927** or email **alan.campbell.mp@parliament.uk**

Best wishes,



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**ALAN CAMPBELL MP**

Energy & Household Bills

Cost of Living Payments 2023

You will receive a £300 payment between 31 October and 19 November 2023 if you are in receipt of:

- Universal Credit
- Income-based JSA
- Income-based ESA
- Income Support
- Pension Credit
- Tax credit (payments will be between 10th and 19th November)

<https://www.gov.uk/guidance/cost-of-living-payment>

Warm Home Discount

This is a one-off payment to help with the cost of energy over winter. It's usually added automatically as credit to your electricity bill. Payments for this winter are still to be announced. It's likely you're entitled to this if you or your partner receive the Guarantee Credit part of Pension Credit.

<https://www.gov.uk/the-warm-home-discount-scheme>

Winter Fuel Payment

Most payments are made automatically in November or December. You'll get a letter telling you how much you'll get and which bank account it will be paid into - this is usually the same account as your State Pension or other benefits

If you haven't got your payment by 26 January 2024, contact the Winter Fuel Payment Centre on: 0800 731 0160, Monday to Friday, 8am to 6pm

<https://www.gov.uk/winter-fuel-payment>

Some energy companies also provide assistance if you are struggling. Energy companies are also obliged to give extra support if you are a vulnerable customer. Check with your energy supplier for more details.

Contact Link

ovoenergy.com/help/debt-and-energy-assistance

eonnnextenergyfund.com/

edfenergy.com/PSR

octopus.energy/blog/struggling-to-pay/

<https://www.shellenergy.co.uk/info/here-to-help>

<https://www.scottishpower.co.uk/help-and-support>

Energy Saving Trust

Energy Saving Trust is an independent organisation working to address the climate emergency. They are a respected and trusted voice on energy efficiency and work to empower households to make better energy choices. For more information visit:

<https://energysavingtrust.org.uk/>

British Gas Energy Trust

An independent charitable trust funded by British Gas to help families struggling with money and energy debt. Providing free support to make sure you're getting the support and benefits you're entitled to and running a direct access energy debt programme.

www.britishgasenergytrust.org.uk

Heat the Human, not the Home

There are ways of keeping yourself warm, without having to go straight to turning the heating on. From hot water bottles to electric blankets to USB hand warmers - there are ways out there to keep yourself warm without turning up the thermostat.

www.moneysavingexpert.com/utilities/heat-the-human-not-the-home-save-energy

Broadband 'social tariffs'

If you are in receipt of certain benefits, you may be entitled to cheaper broadband. Many companies offer these social tariffs, but they are not well advertised.

www.moneysavingexpert.com/compare-broadband-deals/broadband-social-tariffs

North Tyneside Council

NTC can provide support and assistance in certain situations and you may be entitled to a Council Tax discount, exemption or reduction depending on your circumstances. NTC have a dedicated cost of living hub at:

<https://my.northtyneside.gov.uk/category/1652/cost-living-support>

Northumbria Water – Water saving tips - UPDATES ON PAGE 6

For information on free water efficiency products and to claim free water-saving devices sign up to 'Get Water Fit' at:

www.nwl.co.uk/savewaterathome

Nexus Take Kids for Free

Upto three kids under 11 can travel for free on the Metro and Ferry with a fare paying adult. Find out more at:

<https://www.nexus.org.uk/metro/take-kids-free>

Support on Tap

Anyone who may be worried about their bills should contact their water company or can get advice from:

<http://www.supportontap.org>

Water Sure Scheme

Targeted support is also available for low-income households who use a lot of water for essential family or health reasons through the WaterSure scheme at:

<https://www.citizensadvice.org.uk/consumer/water/water-supply/problems-with-paying-your-water-bill/watersure-scheme-help-with-paying-water-bills/>

Northumbria Water

For help with bills

<https://www.nwl.co.uk/bill-help>

OFWAT Priority Services Register

There is also assistance available at through the Priority Services Register for a broad range of people, from those with sight, hearing, or mobility difficulties, to parents with babies under 12 months old.

<https://www.ofwat.gov.uk/households/customer-assistance/special-assistance/>

Pensions, Benefits & Grants

Benefits calculators

You can use an independent, free and anonymous benefits calculator to check if you could be entitled to benefits. The calculator gives an estimate of the benefits you could get, how much your benefit payments could be, how your benefits will be affected if you start work or increase your hours. To access the online calculators visit:

www.entitledto.co.uk

www.betteroffcalculator.co.uk or

www.benefits-calculator.turn2us.org.uk

Pension Credit

Pension Credit is a tax-free means-tested benefit aimed at retired people on low incomes. If eligible you could then access other benefits such as council tax discounts and free TV licenses for the over-75s. Around 850,000 eligible households aren't claiming the benefit they are entitled to. For more information visit:

www.gov.uk/pension-credit

The Help To Claim Service

A national service operated by Citizens Advice. The service provides practical support and advice regarding making a claim for Universal Credit - a benefit for people who are employed or unemployed and receive a low, or no income. The service is digital and can be accessed by telephone or webchat. Video calls will also soon be available. You can self-refer by calling the team on **0800 144 8 444** (open Monday to Friday 8am-6pm).

Marriage Tax Allowance

You may benefit from Marriage Allowance if all the following apply: you're married or in a civil partnership; you do not pay Income Tax; and, your partner pays Income Tax at the basic rate, which usually means their income is between £12,571 and £50,270 before they receive Marriage Allowance. For more information visit:

www.gov.uk/marriage-allowance

Tax Relief for Employees

There are several different tax relief schemes available. For more information visit:

www.gov.uk/tax-relief-for-employees

Housing Support

North Tyneside Council Housing Advice

There is support and advice available to those who are homeless or may soon become homeless:

For more information: 0345 2000 102

my.northtyneside.gov.uk/category/1367/housing-advice



Discretionary Housing Payment - DHP

Discretionary Housing Payments (DHPs) provide financial support to help with rent or housing costs. You can apply for a DHP if you currently get either Housing Benefit or the housing element of Universal Credit and need more financial support with housing costs. DHP's can be awarded to help you through a personal crisis and to try to ensure you can stay in your home. They can be awarded to assist with a rent shortfall, rent deposits and rent in advance if you need to move home. For further information or to complete an application form for a DHP visit:

my.northtyneside.gov.uk/category/92/discretionary-housing-payments or telephone 0345 2000 102

Shelter North East

Shelter provides practical help and advice on housing and homelessness. The service is free and confidential. For more information:

www.shelter.org.uk or call 03301 755 121

DePaul

DePaul is a homelessness support charity who have a focus on young people's homelessness across the North East. They provide accommodation, support (including mental health support) and relationship building to tackle and prevent homelessness. They also run the Night Stop scheme which helps house young people on the brink of homelessness. Find out more:

www.depaul.org.uk or call 0191 253 6161

Health & Food

The BAY foodbank

Provides emergency food assistance to those in crisis in North Tyneside. For more information visit:

<https://www.thebayfoodbank.org.uk> or call 0191 257 3820

Cedarwood Trust - Nourish Store

The Nourish Store is a community membership store that aims to bridge the gap between standard supermarkets and food banks. It supports those on low incomes to reduce food costs for an initial cost of £1.00. Members simply pay £4 to get at least £15 worth of shopping, which includes fresh fruit and vegetables, chilled, and frozen foods as well as toiletries and cleaning goods too. They welcome visitors from across the borough.

<https://www.cedarwoodtrust.com> or call 0330 094 8454

The Bread & Butter Thing - UPDATED*

A weekly food assistance program which redistributes surplus food to members. Located across the borough at North Shields, Whitley Bay, Shiremoor, Forest Hall, Longbenton and Wallsend. For more information and referrals visit:

<https://www.breadandbutterthing.org>

A new Bread and Butter Thing has opened at Whitley Bay Young People's Centre

Better Health, healthier families (formerly Change4Life)

Better Health exists to motivate and enable people to lead active and healthy lives. It's there to support and encourage people take steps to improve their physical and mental health. Change4Life has now become part of Better Health aFor more information visit:

www.nhs.uk/healthier-families

Silver Line

The Silver Line Helpline is a free, confidential telephone service just for older people. They provide friendship, conversation and support 24 hours a day, 7 days a week. For more information:

<https://www.thesilverline.org.uk> or call 0800 4 70 80 90



Mind Infoline

For information on all types of mental health conditions, where to get help, medication, support, alternative treatments and advocacy. For more information visit:

www.mind.org.uk or call 0300 123 3393 or text 86463

Samaritans

Offers a safe place for people to talk, free and at any time. For more information visit:

www.samaritans.org or call 116 123

PAPYRUS

Young suicide prevention society. For more information visit:

www.papyrus-uk.org or call HOPELINEUK 0800 068 4141 (Monday to Friday, 10am to 10pm, and 2pm to 10pm on weekends and bank holidays).

Children & Families

Free School meals checker

Free school meals are currently underutilised in the community and this allows you to check, based on a range of criteria, if your child is eligible for free school meals. Find out more information:

www.gov.uk/apply-free-school-meals

Tax Free Childcare

Claimants can get up to £500 every 3 months (up to £2,000 a year) for each child children to help with the costs of childcare. For every £8 you pay into this account, the government will pay £2 to use to the provider.

In some cases, those eligible can get Tax-Free Childcare at the same time as 30 hours of free childcare.

For more information visit.

www.gov.uk/tax-free-childcare

Food and milk through Healthy Start Scheme

If you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help buying food and milk.

Claimants will be sent a Healthy Start card with money on it for use in some UK shops to buy items such as milk; fresh, frozen, and vegetables; instant formula milk and healthy start vitamins.

For more information visit:

www.healthystart.nhs.uk or call 0300 330 7010

Feeding Families

A North East based charity which aims to tackle food insecurity within the region. They provide food parcels to those who desperately need them and show compassion in a time of crisis. For more information:

www.feedingfamilies.org.uk

Sure Start Maternity Grant

A one-off payment of £500 to help towards the costs of having a child. If you are having your first child, expecting multiple births or if you or your partner receive certain benefits you may be eligible. For more information visit:

www.gov.uk/sure-start-maternity-grant



Family Fund

Family Fund is the UK's largest charity providing grants for families raising disabled or seriously ill children and young people. They can support a family with school uniform costs, warm winter coats and more. For more information:

www.familyfund.org.uk or call 01904 550 055

Emma's Diary

For pregnancy advice for mums to be, Emma's Diary provide medical advice and support. They also provide lots of free samples and three free packs for expecting and new mothers. Find out more information:

www.emmasdiary.co.uk or call 01628535483

Young Minds

Young Minds is a Children's mental health charity which believes that children should be offered support when they need it. They have a range of support available and can also offer free advice to those who need it. For more information:

www.youngminds.org.uk or call the Parents helpline 0808 802 5544

For young people text text YM to 85258 for free, 24/7 support

Community School Clothing Scheme

Provides school clothes to North Tyneside residents who may be in financial hardship. The scheme can offer free school uniforms and nursery support for new parents. Find out more:

www.communityschoolclothingscheme.org or call 0191 3223609

UK Debt Specialist Charities

Debt advice

Citizens Advice

Citizens Advice gives people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem. They offer free and impartial advice on a range of issues including debt, housing, benefits and welfare. The national charity and network of local charities offer confidential advice online, over the phone, and in person, for free. For more information visit:

www.ntcab.org.uk or call 0300 3309 047

Step Change Debt Charity

Step Change has helped thousands of people a year to deal with their debt problems. With nearly 30 years of experience, they can provide the advice and support people need to achieve long-term financial control. For more information visit:

www.stepchange.org or call 0800 138 1111

Christians Against Poverty (CAP)

Christians Against Poverty provides free debt help and supports local community groups across the UK. Their free services, run with local churches, provide practical and emotional support. For more information visit:

www.capuk.org or call 0800 328 0006

Debt information

Turn2Us

Turn2us is a national charity providing practical help to people who are struggling financially. For more information visit:

www.turn2us.org.uk or 0808 802 2000

Money Saving Expert

For hints, tips and guides on all money-related activities. Tips on how to spend less and make the most of any deals and offers. For more information visit:

www.moneysavingexpert.com

MoneyHelper

MoneyHelper is a free impartial advice service on all aspects of finance. MoneyHelper brings together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise.

For more information visit:

www.moneyhelper.org.uk or call 0800 011 3797

Charities & Organisations

Age UK North Tyneside

Offers services for older adults are wide-ranging and cover the whole area of North Tyneside. From weekly activities to one-off events, there's always something going on at Age UK North Tyneside. Find out more:

www.ageuk.org.uk/northtyneside or call 0191 280 8484

Barnardo's The Base Young People Centre

Providing individual targeted holistic support and group engagement programmes for vulnerable young people and care leavers aged 13-25 who have a range of needs including mental health/emotional well-being, relationship issues, housing/homelessness and are assessed as being at risk. For more information:

www.barnardos.org.uk/what-we-do/services/base-128-targeted-youth-support-services or call 0191 253 2127

Whitley Bay Big Local

The new look WBBL opened in July. It provides community support assistance across a range of issues as well as cultural and community engagement through science and art. Find out more or for further information:

www.whitleybaybiglocal.org or call 0191 252 3570

Cedarwood Trust

A community development charity based on the Meadow Well Estate. Providing support around food poverty, early years and families, vulnerable adults and the elderly. For more information visit:

www.cedarwoodtrust.com or call 0330 094 8454

Whitley Bay Islamic Cultural Centre

A centre for all Islamic prayers and studies the centre aims to provide education, health support, mental and physical well being and other public services throughout North Tyneside for all communities. For more information:

www.whitleybayislamiccentre.org.uk

Linskill Centre

A community centre which focuses on education, culture and community support for local people. Find out more:

www.linskill.org or call 0191 257 8000

Meadow Well Connected

Meadow Well Connected is a community hub which has been serving the local community for almost 30 years. Offering a range of supportive services in response to the needs identified by the local community including a community cafe, a free-to-use supported IT suite and an affordable after-school club. Find out more:

www.meadowwellconnected.org.uk or call 0191 341 0033

North Tyneside Carers Centre

Supports both young and adult carers with everything from advocacy to mental health to one-to-one sessions and peer support groups. They also provide specialist training and information sessions created to help make life easier for those providing and receiving care. Find out more:

www.northtynesidecarers.org.uk or 0191 643 2298

North Tyneside Disability forum (NTDF)

NTDF aims to ensure disabled people are able to participate on equal terms in society as able decision-makers. Find out more:

www.ntdf.co.uk or call 0191 466 1667

NTC Libraries

Libraries offer a wide range of access to free books, magazines, newspapers, audiobooks and **free computer access**. For more information visit:

<https://my.northtyneside.gov.uk/category/146/libraries> or call

North Shields on 0191 643 5270 or

Whitley Bay on 0191 643 5390

YMCA North Shields

YMCA enables people to develop their full potential. They can provide pre-employability activities and routes to employment for people of all ages who are looking to enhance their employment opportunities.

www.ymcanorthtyneside.org or call 0191 257 5434



Sparcs

Sparcs support autistic people, those with related conditions and their families in North Tyneside through their daily lives by providing support, and a place to build a community. They provide a youth club, family days and many ways to engage, learn and be a part of a wider community. For more information contact:

Find on facebook at <https://www.facebook.com/people/Sparcs-Community/100057052915923/>

Fishermen's Mission

The Fishermen's Mission is the only fishermen's charity that provides emergency support alongside practical, financial and emotional care. They can help all fishermen, active or retired, and their families. Find out more:

www.fishermensmission.org.uk or call 0191 257 1316

Women's Aid

Women's Aid is a national charity working to end violence against women and children. Co-ordinating a network of over 390 national and local specialist services, providing refuges, help-lines, outreach services and advice centres for women and children affected by domestic and sexual violence. For more information:

<https://www.womensaid.org.uk> or call 0808 2000 247 for the National Domestic Abuse Helpline.

Salvation Army

The Salvation Army provide practical help for people in need, defend those who are vulnerable and abused, and fight against injustice. They offer support on homelessness, budgeting, protection of young people, support for the elderly and the cost of living crisis. Find out more:

www.salvationarmy.org.uk/

The Royal British Legion

Provides lifelong support to serving and ex-serving personnel and their families. They help veterans young and old transition into civilian life, help with physical and mental wellbeing, financial and employment support, care and independent living, local community connections and expert guidance. To access the Veteran's Gateway

www.veteransgateway.org.uk or call 0808 802 1212 or Text 81212

Warm Welcome in North Tyneside

Libraries, customer first centres as well as community and voluntary sector organisations are opening their doors to offer residents across the borough a 'warm welcome' this winter, thanks to funding from North Tyneside Council.

Hot drinks, wi-fi, computer access, baby-friendly facilities, film and book clubs and board games are just some of the free things on offer. Please note, this is not means-tested and is available for all residents.

You can view all of the locations, dates, times and facilities of all the warm welcome locations at:

https://www.google.com/maps/d/u/0/viewer?hl=en&mid=1llvMWk-d_930Qav5JjQo4Qcz9PCC298&ll=55.035410799999994%2C-1.565110900000004&z=13

Or <https://www.warmwelcome.uk/#find-a-space>

North East Chamber of Commerce - UPDATE

The North East England Chamber of Commerce has launched a Cost of Living Crisis Resource to help local businesses.

Featuring expert knowledge, practical advice and useful tools, the Chamber has worked with leading North East businesses to create the free, digital resource.

[Cost of living - North East England Chamber of Commerce \(neechamber.co.uk\)](https://www.neechamber.co.uk/cost-of-living-crisis-resource)

Post Office

To find your local Post Office branch and services available see:

<https://www.postoffice.co.uk/branch-finder/2143291/north-shields>

Advice on staying safe online

Getting online can make life easier in many ways, but also comes with the risk of scams and fraud. Online scams are becoming increasingly common. Here's a guide to help you protect yourself and stay safe online:

<https://www.ageuk.org.uk/information-advice/work-learning/technology-internet/internet-security/>

