



## Cost-of-living newsletter



This month's Cost of Living Newsletter brings together the latest updates and practical support to help you stay on top of your finances. We're leading with important changes to [Council Tax in Wirral](#) — including why it's essential to open your letter, what the new rules mean for working-age residents, and how to check if you could pay less or access extra support.

We're also sharing simple ways to cut your [energy and water bills](#), with tips on switching tariffs, accessing discounts, and getting free home energy advice if you're struggling with rising costs.

We've also included key updates on the [Renters' Rights Act](#), what's changing from May 2026 and how it could affect new tenancies, alongside a clear guide to [Universal Credit changes in 2026](#), including increases to payments, childcare support, and the removal of the two-child limit. If

you're planning days out, don't miss the latest on the [Disabled Persons Railcard](#), with expanded eligibility helping more people save on travel this spring.

Finally, our [Housing Help Hub](#) feature introduces expert advice from our specialist caseworker on navigating Property Pool Plus and improving your chances of finding a home.



**Don't ignore it:  
Your Council Tax  
letter matters  
more than you  
think**

With recent changes to Council Tax in Wirral, it's more important than ever to open your letter, check what you owe, and understand your options.

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### **Everyone must pay – don't ignore your bill**

Council Tax is a legal responsibility for almost all households. Even if you've not paid in the past, or you've ignored letters before, it's vital to act now.

Recent changes mean that **most working-age residents now need to pay at least 50% of their Council Tax bill**, even if they receive support through the Council Tax Reduction Scheme.

If you don't open your letter or check your account, you could miss important updates about:

- How much you need to pay
- When payments are due
- Any changes to your support

Ignoring your Council Tax won't make it go away. It can quickly lead to arrears, added charges, and enforcement action. The sooner you understand your bill, the more options you have.

 **Action to take today:**

Open your Council Tax letter or log in to your account to check your balance and payment plan.

**You might be able to pay less**

Many people are eligible for discounts or exemptions but don't realise it. It's worth checking as you could reduce your bill straight away.

You may qualify for:

- 25% Sole Occupier Discount if you live alone
- Full time student discount
- Severe Mental Impairment (SMI) exemption
- Care leavers discount
- Disabled Relief / or Discount for Disabled People

These discounts can make a significant difference, but they're not applied automatically.

 **Check now:**

- [Council tax discounts](#)
- [Council tax exemptions](#)

And make sure the Council knows about any changes to your circumstances.

**Struggling to pay? Help is available**

If you're finding it difficult to keep up with payments, you're not alone, and support is available.

You can apply to the [Discretionary Council Tax Hardship Relief Scheme](#) which offers one-off financial help if you're struggling.

This support is especially important if you are:

- Newly on a low income

- Facing unexpected financial hardship
- Living with serious or terminal health conditions

👉 Apply for help:

- [www.wirral.gov.uk/ctaxhelp](http://www.wirral.gov.uk/ctaxhelp)
- Or call 0151 606 2005 if you don't have internet access

You can also get free, independent advice from ourselves and partner organisations like [Involve NW](#), [Wirral Change](#), or [Energy Projects Plus](#). You can also visit [www.wirralinfobank.co.uk](http://www.wirralinfobank.co.uk) to find the right support for you.

### **The key takeaway: open the letter, take action**

Council Tax affects almost everyone — but you may have more options than you think.

- ✓ Open your letter
- ✓ Check what you owe
- ✓ See if you can reduce your bill
- ✓ Ask for help if you need it

For full details and support options, visit:

👉 <https://www.wirral.gov.uk/council-tax>

[Read more about recent changes to Wirral Council Tax Reduction Scheme](#)

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### **Cut Your Household Bills: Simple Steps to Save on Energy and Water**

With ongoing pressure on household budgets, it's more important than ever to make sure you're not paying more than you need to for essential bills like energy and water. The good news is there are simple steps you can take, and support available to help you save money and stay warm at home.

#### **💡 Check if you could save on your energy bills**

If you haven't reviewed your energy tariff recently, now could be a good time. Switching to a better deal, or even changing to a different tariff with your current supplier could reduce your monthly costs.

Before making any changes, it's important to check if your current contract includes **early exit fees**, as these could affect whether switching is worthwhile.

For independent advice and comparisons, you can visit:

- [Which? energy comparison tool](#)

- [Citizens Advice guide to getting a better energy deal](#)

These resources can help you understand your options and make informed decisions.

### **Get help with your water bill**

If you're on a low income, you may be eligible for a **£50 discount on your water bill** through support schemes offered by United Utilities.

It's worth checking your eligibility, as this could provide a helpful reduction in your regular outgoings.

[Low Income Water Discount](#)

### **Free support to improve energy efficiency**

If you're unsure how to make your home more energy efficient, expert help is available.

[Energy Project Plus](#) offers **free home energy visits**, providing personalised advice on how to:

- Keep your home warmer
- Reduce energy usage
- Lower your bills

You can contact them on **0800 043 0151 (Monday to Friday, 9am–5pm)**.

### **Struggling to top up or pay for energy?**

If you're finding it difficult to afford your energy, support is available. The [Fuel Bank Foundation](#) can provide emergency help and advice through their helpline on **0300 1237 597 (Monday to Friday, 9am–5pm)**.

Reaching out early can help prevent the situation from becoming more serious.

### **Quick reminder: Priority Services Register**

If you or someone in your household is vulnerable, for example due to age, health, or financial circumstances, it's really important to sign up to your energy provider's **Priority Services Register**.

For customers in our area, this includes [SP Energy Networks](#). Being on the register means you can get extra support during power cuts and help with things like meter readings and accessible communication.

If you haven't already signed up, it's a quick step that can make a big difference.

**Remember:** You don't have to navigate rising bills alone. Taking a little time to review your options and access available support could help ease the pressure and keep more money in your pocket.

[Priority Services Register](#)

## What does the Renters' Rights Act mean for you?



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From 1 May 2026, the law is changing in England as there'll be more protections for people starting new tenancies. These new protections will stop landlords and letting agents refusing to rent to you because you have children or get welfare benefits. It will also limit the amount landlords can make you pay as rent in advance.

[Further Reading](#)



**Key updates to benefits this year, and what they could mean for you and your family.**

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## Universal Credit Changes 2026: What You Need to Know

There are several important changes to **Universal Credit (UC)** happening in 2026. Whether you're currently claiming or thinking about applying, it's helpful to understand what's changing and how it might affect your household income.

Here's a clear, quick guide to the main updates.

### **Standard Allowance to increase**

The government has announced that the **Universal Credit standard allowance** will increase above inflation. This means most people claiming UC should see a **slight rise in their monthly payments**, helping to ease some of the ongoing cost of living pressures.

### **Changes to LCWRA element (from April 2026)**

For Universal Credit claimants starting their health journey on or after **6 April 2026**, the **Limited Capability for Work and Work-Related Activity (LCWRA)** element will be **reduced by around half**.

This change will **not affect certain claimants**, and some people will still receive the full amount, including those who:

- Declared a health condition or disability on or before 5 April 2025 and are later found to have LCWRA
- Under special rules (such as end of life)
- Meet the 'severe conditions criteria'

### **Two-child limit scrapped**

The **two-child limit** is being removed from April 2026. This means families will be able to receive support for **more than two children** through Universal Credit.

However, it's important to note that some households may still be affected by the **benefit cap**, which limits the total amount of benefits a household can receive.

### **Childcare support expanding**

There are also plans to **remove the two-child limit on childcare costs** within Universal Credit during **2026/27**. This means families paying for childcare for three or more children could receive **higher support with childcare costs**, increasing the maximum amount that can be claimed.

## Free school meals for ALL UC claimants

From **September 2026**, all children in households receiving Universal Credit will be **eligible for free school meals**. This is a significant change that will help reduce costs for families and ensure more children have access to meals during the school day.

### Where to get advice and support

Benefits can be complex, and changes like these can affect everyone differently. If you're unsure how these updates apply to you, it's always best to get tailored advice.

You can:

- Get guidance and advice from the [Citizens Advice Wirral website](#)
- Visit one of our [walk-up advice sessions](#) to speak to a local adviser for personalised support
- Keep up to date with policy changes via [Housing Systems](#)

**Remember:** Even small changes to benefits can have a big impact on your income. Staying informed and getting advice early, can help you make the most of the support available.

[Check how UC has changed](#)

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## Cheaper Travel This Spring:

### Blue badge holders and others can now get a Disabled Person's Railcard

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#### More people can now get discounted train travel—check if you're eligible.

As the weather improves and more people start planning days out, there's some positive news that could help cut travel costs.

Recent changes mean **more people are now eligible for the Disabled Persons Railcard**, which offers **around one-third off most train fares** - including for a companion travelling with you.

#### **What's changed?**

From March 2026, eligibility has been **expanded to include a wider range of people**, including those with both visible and non-visible disabilities.

New groups who may now qualify include:

- People with a **Blue Badge**
- Those with a **disabled person's bus pass**
- People unable to drive for medical reasons or with certain communication difficulties

Importantly, the **existing criteria still apply**, so people receiving benefits like PIP or DLA, or with certain health conditions, can continue to qualify as before.

### **How much could you save?**

The railcard costs around **£20 per year** (or £54 for three years) and could save users **around £126 a year on average**.

### **More changes to come**

This is just the first phase, further changes expected later in 2026 will widen eligibility even more, including for people with long-term or complex conditions.

If you or someone you support could benefit, it's worth checking eligibility, especially with more opportunities to get out and about in the coming months.

 You can read the full article from MoneySavingExpert below 

[Money Saving Expert](#)

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## Housing Help Hub

**A clear, step-by-step guide to navigating the housing register and boosting your chances of finding the right home.**

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**Many people think that once they join Property Pool Plus they'll get a home quite quickly, but the reality is, it often takes time and many bids. Here's what you need to know.**

Meet our specialist Housing Caseworker, Brad, as he breaks down everything you need to know about applying for a home through [Property Pool Plus](#), from getting started to improving your chances of success.

