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## Here to help



Last Modified July 28, 2021

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### Financial Support Officers

We have a dedicated team of Financial Support Officers to help our customers with any financial difficulties they may have. Our Financial Support Officers will carry out an initial appointment to discuss anything you feel you are struggling with and start working towards agreeing an Action Plan. Though the focus of this is to look at your financial situation, they can also discuss other tenancy matters that may be having an effect on a customer's ability to make a rent payment. They will complete budget and action plans and can also help with filling in benefit forms.

The service is very flexible and tailored to the individual needs of the customer; however it is essential that an individual works with the officer and listens to their recommendations. To speak to one of our Financial Support Officers or to request a referral, please contact The Rents Team on 477900 (select option 1).



### Universal Credit

Blackpool and the Fylde are now operating as a Universal Credit full service area.

Universal Credit (UC) is for people on a low to moderate income, whether in work (regardless of how many hours), or out of work because they are seeking work, caring, or too ill to work.

It is a means-tested benefit - so entitlement depends on income, savings and personal circumstances.

It is being introduced gradually as part of the government's welfare reform and will replace six 'means tested' benefits (legacy benefits):

- Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Job Seekers
- Income-based Employment Support Allowances
- Working Tax Credit.

It is paid monthly in arrears and is paid into your bank account

If you currently receive any of these benefits, you can't claim Universal Credit at the same time. It's being introduced in stages and the Department for Work and Pensions will let you know when you'll be moving to Universal Credit.

For more information on Universal Credit please visit The Money Advice Service website [here](#).

### Money Manager - help for people accessing Universal Credit

Money Manager is designed by the Money Advice Service just for people on Universal Credit. You can use it whether you're making a new claim or moving to Universal Credit from existing benefits. It will help you make the most of your money

[Click here for more information on the Money Manager service](#)

### Rent Statement explained





We send all our customers an annual rent statement each year, even if you are not in arrears or claiming Housing Benefit. [Click here](#) to see a rent statement explained in detail.

Payments made by Standing Order or Direct Debit are worked out until the end of the financial year; meaning that, until April, your account will show in arrears. As long as you have made all your payments and your Housing Benefit entitlement has not changed then you have nothing to worry about.

If you have any queries about your rent account, log into your MyBCH account [here](#) or you can contact the Rents Team on 477900 (select option 1) or email: [rent@bch.co.uk](mailto:rent@bch.co.uk).

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