

Cost of Living Support in the Bradford District

#CostOfLivingSupport

costoflivingbradford.co.uk



Bradford District and Craven
Health and Care Partnership



Contents

We know that it is a difficult time for everyone right now - for some its even worse.

The rising cost of everything is making it difficult to make ends meet. In this booklet you will learn about some of the help there is in the district, some handy hints and tips to help you, and general information to lighten the load.

Concerns we've covered are:



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Introduction

You might not need this information today, but you might need it one day - for yourself, a family member, a friend or a neighbour. Please keep this booklet somewhere safe and if you need additional free copies, here are the options:

- Collect a copy from your local library, community centre, food bank or information centre
- If you are an organisation and need more copies, email: clare.bussingham@bradford.gov.uk
- Download a copy from costoflivingbradford.co.uk

Places you can go to get support online are:

- costoflivingbradford.co.uk
- bradford.gov.uk
- gov.uk
- nhs.uk

If you need help with something specific, take a look inside this booklet. We have included services throughout that may be able to help you.





Cost of Living Payment Schemes

There are many schemes at the moment to help with the cost of living as prices increase. It can be hard to work out what you are entitled to and when, put simply:

What am I entitled to and when?

Who?	What?	When?
Everyone	£400 energy bills support scheme	From October, over 6 months
Under 66 in receipt of benefits	£325 cost of living payments	Second payment in Autumn
Aged 66+	£300 cost of living payment	November/December 2022
Disability benefit claimants	£150 cost of living payment	From September 2022

Full details of the qualifying benefits and the payment timetable is on the [gov.uk](https://www.gov.uk) website, or scan the QR code if you can



Each of these payments will be paid on top of other benefits you are entitled to, and will not impact any other payments, awards or taxes.



Alternative Payment Arrangements

Are you facing financial issues that are affecting your ability to manage your money and/or in arrears with your rent?

Speak to the Department of Work and Pensions about what options are available to you.

Alternative Payment Arrangements are for those claimants who cannot manage their single monthly payment and there is a risk of financial harm to the claimant and/or their family.

The following Alternative Payment Arrangements are available to help people who need additional support:

- paying housing costs of Universal Credit as a Managed Payment - direct to the landlord
- more frequent than monthly payments
- split payment of an award between partners

For more information go to [gov.uk](https://www.gov.uk) or scan the QR code



Warm Home Discount

The Warm Home Discount Scheme has undergone some changes and will now be used to help even more people in England and Wales.

The main changes include:

- increasing the value to £150
- continuing to provide rebates to around one million low-income pensioners (Core Group 1) and creating a new Core Group (2) of households on low incomes (including housing benefit) with high energy costs. Rebates will be awarded automatically.

Want to know more about the changes?

Head over to [gov.uk](https://www.gov.uk)

or, if you can,
scan the QR code



Warm Spaces Scheme

The council is working alongside Voluntary, Community and Social Enterprise organisations across the District to establish a network of warm spaces for the winter. People will be able to access these and enjoy a hot drink and free heating. More information and organisations that are participating in the warm spaces scheme will be on the Cost of Living website.

A place to keep warm, have a drink and not have to use your own utilities throughout the day. This is open for everyone and has no cost or time limit, other than opening times.

These will be safe, warm, neutral spaces where you can spend time reading; studying, using the computer, attending events and activities, or just sit and think, there's always a space for you. This will be totally free to use so won't add to the cost of living.



To find the opening hours for your nearest 'Warm Space' go to costoflivingbradford.co.uk or scan the QR code



Energy Bill Help

Home – it's somewhere you want to feel safe and warm. That involves using energy to heat or cool your property, generate hot water and power all your appliances and devices.

If you are struggling, help is out there.

Most energy companies now have a fund to help anyone going through hardship, give yours a call and see how they can help.



Use a hot water bottle



Turn off plugs and switches



Put heating on low for longer



Wear extra layers and use a blanket

Did you know?

British Gas provides grants for customers and non-customers to help with energy bills so even if you get your gas and electric elsewhere, you can still apply for help!

Telephone: 0121 348 7797

Web: britishgasenergytrust.org.uk

Prepayment Meter help:

Fuel Vouchers - If you can't afford to top up your prepayment meter, you may be able to get a fuel voucher. This is a code given to you in a letter, text or email. You use it to add credit to your gas card or electricity key.

If you don't have one of these, contact your supplier to get one.

Cost of Living Cooking Chart



What is the cheapest way to cook?

Appliance	Cost per day	Cost per week	Cost per month	Cost per year
Electric cooker	87p	£6.09	£26.38	£316.54
Dual fuel cooker: (gas & electric)	72p	£5.08	£22	£264.03
Gas cooker	33p	£2.32	£10.07	£120.83
Slow cooker	16p	£1.15	£4.98	£59.76
Air fryer	14p	£1.01	£4.40	£52.74
Microwave	8p	58p	£2.50	£30.02



Heat the human, not the home

We're heading towards the colder months and, with energy costs soaring, bills are likely to rise. MoneySavers have shared their tips to 'heat the human, not the home' to cut down on energy use. Here are some top tips:

1. Layer clothing to keep in the heat



2. Eat regularly and try to have at least one hot meal a day

3. Keep your feet warm with rugs & slippers



4. Put your feet up. Literally! The floor can be the coldest place in the house



5. Use a sleeping bag or blanket. Even better if you put a hot water bottle in the bottom, warm with no draught!

6. Walk or exercise to keep warm.

MyLivingWell have some great tips at mylivingwell.co.uk



Heating the human

Sometimes it may be more cost effective to heat the human, below we have selected a few of the examples and prices for multiple appliances listed on the Money Saving Expert website.

Appliance	Method	Cost to buy	Cost per hour	Cost per week
Microwavable heat bag	Microwave for 60 seconds	£4.00	2p	90p
Hot water bottle	Boil water in kettle	£5.50	10p	£1.43
Reusable hand warmers	Boil in water on hob	£5 for a pair	Less than 1p	£1.96 gas hob £6.28 electric hob
Electric heat pad	Plug into mains	£15.00	4p	£1.92
Electric blanket	Plug into mains	£14.00	4p	£1.92



For more examples and tips, visit moneysavingexpert.com/utilities or scan the QR code



Warm Homes Healthy People



Warm Homes Healthy People (WHHP) is a Bradford based organisation that can offer free help and advice to Bradford District residents on:

- Staying warm and saving money on energy bills
- Nutrition and health
- Debt issues

Practical help offered:

- Repairs to heating
- Food parcels
- Winter warmth packs
- Emergency heating

As well as offering help and advice on switching tariffs, grants and discounts and debt and benefit advice, they also offer energy saving device installation which includes:

- Energy efficient light bulbs
- Draught proofing
- Reflective radiator panels
- Pipe lagging and other water saving devices



For more information call 0808 1683547 (freephone)

Yorkshire Water

Yorkshire Water have various schemes in place if you are struggling. Please make sure you speak to them before you get into too much debt. They want to help.

Water sure

A bill cap scheme for water meter customers who claim an income-based benefit or Universal Credit, and have a medical condition or 3+ children.

Water support

A debt support scheme for customers struggling to catch up on previous water bills. The Resolve scheme could help you be debt-free so you can continue paying your water bill in affordable amounts.

Water support

A bill cap scheme for customers who have a low household income and an annual water bill of more than £421.

Resolve

A debt support scheme for customers who receive a deductible income-based benefit. They can take payments directly from your benefits.

Community trust

A debt support scheme for customers who have arrears with Yorkshire Water between £50 and £2000 and at least one other priority debt.

Not sure?

Call them on 0345 1299 299 and they will be happy to help.

Broadband

How to get Wi-Fi with no credit check

- Pay-as-you-go mobile broadband
- Choose a rolling contract

Will other providers still accept me if I have bad credit?

If you have bad credit, providers will work with customers on a case-by-case basis to explore alternative agreements.

Getting broadband when on Universal Credit

Social broadband tariffs exist and are cheaper than standard tariffs. Providers have the ability to confirm who is eligible for social tariffs, without the customer to prove their own eligibility. If you think you may be eligible, contact your provider to see if they can lower your costs.

Find out more at uswitch.com or scan the QR code



SCAN ME



Which internet providers offer broadband for bad credit?

- Plusnet
- NOW Broadband
- Direct Save Telecom

Food Banks - giving.



There are hundreds of donation points around the Bradford District, including in supermarkets, schools, places of worship and offices.

The Bradford Foodbanks website is not able to maintain a comprehensive list of these points, but many of the individual foodbanks and markets maintain local lists of donation points in your area.

The postcode search on their website is for the area that the foodbank or market covers: it does not necessarily mean that they have a collection point in that area; so please ensure to contact them first before taking your donations.

Did you know?
You don't have to buy food and drop it off. You can also buy a food package (prices vary) at your local supermarket, where it will be collected! These are to donate to those most in need. Keep your eyes peeled!



For more information go to bradfordfoodbanks.org.uk or scan the QR code.

Food Banks - receiving

Foodbanks provide emergency food parcels for a limited period of time. Many need a referral, some require you to collect the food and some deliver. The Bradford Foodbanks website can help you to find the right place for you in just a few clicks, whether you need food in your home or a meal for the night (rough sleeping).

Use the filters on their website to find a foodbank in Bradford District serving your location, and discover how to get a referral.

On the Bradford Foodbanks website, you can read or download PDF booklets with day-by-day listings of where free meals are available. You can also see a list of supermarkets and other shopping chains offering free or discounted food for kids nationally over the school holidays.

You can find full details, discounts and times available from multiple sources, including Mykidstime.com, or ask in stores.



For more information go to bradfordfoodbanks.org.uk or scan the QR code.

FoodSavers Network

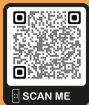
The FoodSavers Network aims to reduce dependency on foodbanks and free food provision, by combining sustainable low-cost food markets with easy access to a Credit Union, as part of the wider food support ecosystem.

FoodSavers offers high quality fresh and store cupboard food for a low weekly membership fee (typically £6), at locations across Bradford. Much of their food is unwanted or surplus food, intercepted from being wasted.

Membership also gives you the opportunity to attend cookery classes, save in a recognised Credit Union and enjoy other benefits, dependent on location.



For more information go to <https://innchurches.co.uk/foodsavers> or scan the QR code.



Healthy Start Vouchers

If you're more than 10 weeks pregnant or have a child under 4, the Healthy Start scheme can help you:

- buy healthy foods like milk or fruit
- get free vitamins



You need to be claiming certain benefits to qualify. If you're pregnant and under 18 you can claim without receiving benefits.

If you're eligible, you'll be sent a Healthy Start card with money on it that you can use in some UK shops. They will add your benefit onto this card every 4 weeks.

The Healthy Start voucher scheme has now been extended to include disadvantaged children under four years of age who were previously denied the support because of their families' immigration status.

Apply for support
For more information or
to apply, visit
healthystart.nhs.uk

Housing Support

The Housing Options Service offers a free and confidential service. The specially trained team can help with all sorts of housing related problems. Together you can look at your situation and decide on the best way to help you tackle your problems.

Housing Options operates a telephone service for all customers, including those that have nowhere to stay at night. To access this service, call 01274 435999.

Free phones can be accessed from Britannia House Customer Service Centre and Keighley Town Hall, should you need them.



They can help with:

- Homelessness prevention
- Benefit entitlement
- Alternative accommodation
- Working with your landlord and helping with issues
- Supported housing schemes
- Finding secure private rented accommodation
- Giving useful advice on debt, mortgage and rent arrears, disrepair, overcrowding, under-occupancy, domestic abuse
- Providing funding for bedding or goods from charities

If you are being evicted due to rent arrears they may be able to negotiate a repayment plan with your landlord or pay off some of your arrears.

Housing Advice

If you are renting a property, your landlord must make sure that it is safe and in a good state of repair. This means carrying out repairs that they are responsible for, promptly. If a repair is urgent, for instance because something is dangerous, they must do something about it immediately.

It is against the law for your landlord to try to evict you because you have asked for repairs to be carried out; get advice if this is happening. There are also steps that a landlord needs to take if they want to end your tenancy for other reasons and they may be breaking the law if they do not follow these steps (illegal eviction) or try to force you to leave your home (harassment).

Get support from
Bradford Council's
Housing Standards team:
call 01274 434520

Get support from
Shelter: Call 0808 800
4444



Bradford Council has commissioned a service to help people who are sleeping rough or at risk of sleeping rough in the district. Humankind run this service, which is called Bradford No Second Night Out.

No Second Night Out is open 365 days a year and offers a range of services to rough sleepers including outreach work, assessments and advice as well as co-ordinating the delivery of the Cold Weather provision for rough sleepers.

You can contact No Second Night Out by phone on 01274 309165 or in person at Discovery House, 133 Barkerend Road, Bradford, BD3 9AU.

Help someone sleeping rough

If you are worried about someone you've seen sleeping rough in Bradford, you can alert No Second Night Out by emailing bradford@humankindcharity.org.uk, calling 01274 309165 or by downloading the Streetlink app.

Severe Weather Accommodation



Severe weather emergency provision must be provided when the weather is forecast to be below 0 for 3 consecutive days. At this point, emergency accommodation is provided by the local council, this means extra provision is made for rough sleepers, regardless of their status.



Cold Weather partners provide emergency beds for clients in communal rooms, so nobody has to sleep on the streets on the coldest winter nights.

Referrals to the service can be made in person at Discovery House, 133 Barkerend Road, BD3 9AU, over the phone on 01274 309165, or through Bradford Council's Housing Options Service and other advisory housing and support services in the district.



Debt Advice

Dealing with money issues can sometimes be upsetting but if you don't understand how things like credit or mortgages work, you could end up losing out financially or getting yourself in debt.

Citizens Advice Bureau can give you the information you need to make the right choices, including dealing with debts, how to avoid losing your home, and getting your finances back into shape.

Try writing out a family budget, with incomings and outgoings!



Find support at:

Bradford District Credit Union

bdcu.co.uk

01274 434100

credit.union@bdcu.co.uk

An alternative to high street banks and loan sharks, offering financial advice, savings accounts and loans.

Step Change Debt Charity

stepchange.org.uk

0800 138 1111

Free, confidential advice and practical solutions to deal with your debts.

Citizens Advice Bureau

citizensadvice.org.uk

03442 451282

Free advice, resources and guidance.

Gamble Aware

When money is tight, we know it can be hard to resist the lure of 'easy money'. But gambling is never the answer.

Gamble Aware offer free, confidential help and support to anyone who's worried about their (or someone else's) gambling 24/7.

You can contact them via telephone or on their online chat service.

Call 0808 8020 133
be^gambleaware.org
or scan the QR code



Loan Sharks

A loan shark is someone who runs a money lending business without permission from the Financial Conduct Authority (FCA).

Loan Sharks often use intimidation and violence to get money from their 'clients'.

If someone who has lent you money threatens you or is violent, contact the police straight away.

If you think a money lender is operating without being FCA authorised, you can speak in confidence to the Illegal Money Lending Hotline on 0300 555 2222. You can also email the Illegal Money Lending Team at reportaloanshark@stoploansharks.gov.uk or text loan shark and your message to 60003.

Bradford District Credit Union



Do you find it hard to start saving?
Credit Union have helped over 9,000 people
get into the savings habit!

Did you know?
Credit Union work with the
Stop Loan Shark Team to
offer affordable loans and
keep people safe

They offer ethical and 'Faith Friendly' savings
and your savings go to help others through
low cost loans. With no hidden fees, it is flexible, convenient and safe.

You can now withdraw your money when you like through internet and
smartphone banking. Savers can also apply for affordable loans like the
Family Loan, just see their website for details.

Bradford, Kirklees and Craven districts
Call: 01274 434100
Website: bdcu.co.uk or scan the QR
code
Email: credit.union@bdcu.co.uk



How to spot a scam

Ask yourself the below questions. If you answer yes to any of them, there's a good chance it's a scam.

Trust your instinct and protect yourself.

If you aren't sure don't share ANY personal details.

Hang up/close the door and call the company to confirm (not on a phone number given to you by a potential scammer).

Don't know?
If you are unsure, never click a link, attachment or give any details. A legitimate company will never ask for a full password or card details

1. Have you been contacted out of the blue?

2. Have you been asked to share personal details?

3. Are the contact details vague, premium phone number (09) or to a PO box?



4. Are you being asked to keep it secret?

5. Does it sound too good to be true?

6. Feeling pressured to make a decision?



7. Are there spelling and/or grammar mistakes?


8. Is this the correct email address? Check if it looks wrong!



Call 0808 223 1133
tradingstandards.uk
or scan the QR code

Safeguarding

If you are concerned about the safety or welfare of a child in the Bradford District, or worried that an adult who has care and support needs is at risk of abuse or neglect, you can contact Bradford Council to report your concerns.



If you have reason to believe that a child or vulnerable adult is at immediate risk of harm, contact the police on 999

These are the numbers that you can call:

- During office hours (8:30 to 17:00 Monday to Thursday, 8:30 to 16:30 on Friday)
 - Children's Social Care Initial Contact Point - 01274 435600
 - Adult's Social Care Safeguarding Team - 01274 431077
- At all other times for both adults and children call the Social Services Emergency Duty Team - 01274 431010



Got concerns?
Make the call,
you may be the
only one who does.

In Bradford, Safeguarding is everybody's business. It means protecting children and vulnerable adults from physical, emotional or sexual abuse or neglect. It means improving everyone's chances of being confident, healthy and happy.

Citizen Coin

Citizen Coin rewards residents for doing things to help others by volunteering or getting involved in civic activities to make Bradford a great place for everyone.



Join the scheme (via a mobile app) and receive free digital coins to get you started. The coins can then be exchanged for discounts on goods and services at selected stores. The process is simple, once you're registered with a BradfordCoin account, simply browse the activities offered by partner organisations and find an activity to suit you. After you sign up and complete the activity, the organisation will reward you in BradfordCoin.

Take a look at bradford.citizencoin.uk/ where you can sign up and see what offers are available.



Health and Addictions



Project 6 is a drug and alcohol charity working across Yorkshire. They have been delivering services for people with drug and alcohol problems and complex needs in local communities for over 30 years, evolving in response to the changing needs of the local communities.

They are a harm reduction and recovery focused service working to help people reduce the risks associated with substance misuse and they offer highly effective, evidence based support to drug and alcohol users and their families.

Where to get help:



Project 6

Call 01535 610 180

Website: project6.org.uk

Email: info@project6.org.uk

Where to get help:



The Bridge Project

Call 01274 723863

Website: thebridgeproject.org.uk

Email: info@thebridgeproject.org.uk

Mental Health



Talk to
someone



Eat healthy
and drink
water



Walk outside or
do something
you enjoy



Try to keep
in a routine

One in four of us will experience mental health issues in our lifetime. We know this will be elevated by the financial strain people are under right now. If you are struggling, access support:

MyWellbeing IAPT service - a free NHS service to help people manage their everyday problems such as low mood, stress, or anxiety.

Phone: 01274 221234

Website: bmywellbeingiapt.nhs.uk

Healthy Minds - a wealth of wellbeing resources.

Website: healthyminds.services

Mind in Bradford: Guide-Line - a confidential telephone line

(12:00 to 00:00) or webchat (12:00 to 00:00) service providing support.

Telephone: 08001 884 884

Website: mindinbradford.org.uk

If you or
someone you
know are at
immediate risk,
always call 999

First Response - urgent mental health crisis support. This service offers support 24 hours a day, seven days a week to people of all ages living in Bradford, Airedale, Wharfedale and Craven. Call 0800 952 1181

Safe Spaces - a crisis support service for anyone aged 7 and over, opened 365 days a year from 12:00 to 02:30. To access, call First Response and ask for 'Safe Spaces'.

Domestic Abuse and Sexual Violence

Domestic abuse is a crime and there is help available. Domestic abuse is usually about one person's desire to control their partner or family member, even if they are not aware of it themselves.

There are different forms of abuse but if your relationship leaves you feeling scared, intimidated or controlled then it's possible you're in an abusive relationship. It could be:

- Physical abuse
- Sexual abuse
- Economic abuse
- Emotional or psychological abuse
- Cultural or identity abuse

Coercive control is an act or pattern of acts of assault, threats, humiliation and intimidation or other abuse that is used to harm, punish or frighten a victim.

Examples include:

- Keeping the victim away from sources of support like friends and family
- Humiliating, degrading or dehumanising the victim
- Depriving the victim of their independence
- Regulating their everyday behaviour
- Honour-based violence
- Forced marriage

All leading web browsers have a 'private browsing' or 'incognito window' mode that, once enabled, hides all your activity in that browsing window. Abusers can use other methods to monitor your online activity so the safest option may be to use a library, work or a friends device.



Get support

West Yorkshire Police

If you are at immediate risk in an emergency, always call 999. To report domestic abuse that has already occurred, call 101.

Survive and Thrive

Telephone: 0808 2800 999
Website: stayingput.org.uk
Supporting women, men & children affected by abuse and sexual violence.

National Domestic Abuse Helpline

Telephone: 0808 2000 247
For free, confidential advice, 24 hours a day

How to call the police when you can't speak

If you are in danger and unable to talk on the phone, call 999 and if you can, respond by coughing or tapping the handset.

Call 999 from a mobile

If prompted, press 55 and this will transfer your call to the police. Pressing 55 only works on mobiles and does not allow police to track your location.

If you are deaf or can't use a phone

Text 'REGISTER' to 999. You will get a text which tells you what to do next. Do this when it is safe so you can text when you are in danger.

There are various sources of help for victims and survivors of abuse, their family and friends, and anyone using controlling behavior that needs help.

For more information and services to help you and/or your loved ones, take a look at bradford-DASV.co.uk or scan the QR code.



SCAN ME

Living Well



Living Well aims to support people to make the healthy choice, the easy choice. Our health can be affected by choices we make and the communities where we live, work and play. Lots of people live with long term health conditions and staying healthy can make a big difference to how you feel when times are hard.

Living Well offers a free advice service which can enable people to make small changes to improve their health and wellbeing.

The service can provide information and practical support with:

- eating well
- physical activity
- family health
- stopping or reducing smoking
- drugs and alcohol support



You can also find out about the local campaigns, community events, free offers and sign up to receive the Living Well newsletter by visiting mylivingwell.co.uk, follow them on social media @MyLivingWell1 or scan the QR code.



SCAN ME

Winter Wellbeing.

Staying warm and well may be a little harder at the moment when potentially having to change your lifestyle. We have some tips to try and help you look after your physical and mental health whilst at home.



1. Heat your home to at least 18 degrees. If you can't heat the whole house, heat the room you are in or yourself.



2. Get vaccinated: protect yourself and those around you from both the Flu and COVID-19.



3. Stay connected: Keep in touch with people, keep a list of useful contacts in case of emergencies and please look out for friends and neighbors who may be vulnerable.



Bradford Libraries

Join Bradford Libraries for free access to books and DVDs, e-books and audio books, e-newspapers and magazines, online resources and library computers. Joining can be done online or in person in any of Bradford's libraries.

Bradford Libraries also offer free Wi-Fi at a number of libraries. You will need a password to access the service for the first time. Please ask staff for this.

You can get free access to over 7000 daily newspaper and magazine titles from more than 100 countries, in over 60 languages while connected to the internet.

You can also download audiobooks and e-books on your tablet, smartphone, PC or Mac.



Family activities

Being bored and feeling stuck in the house makes it really easy to get down. Money doesn't have to be a barrier to having fun with your family!

There are a lot of museums and parks in Bradford and Yorkshire and the best bit? Entrance is free!



You can find lots of free and low cost ideas of things to do at bradfordmuseums.org and dayoutwiththekids.co.uk

From museums and galleries, rivers and reservoirs, swimming, parks and more - Bradford is steeped in heritage and culture for you to enjoy.

Feed the family.

Feeding the family doesn't have to break the bank. Here's a couple of quick and easy recipes that you can do on a budget.

Recipe

Spaghetti Carbonara

Spaghetti	23p
Ham	79p
Cheese	£1.99
Pasta Sauce	69p
Garlic baguette	32p

£4.02, serves 4-6 people

Boil the spaghetti, then drain and add chopped ham. Stir in some cheese and pasta sauce. Cook the baguette, and serve!



Recipe

Chicken curry

Diced chicken	£2.99
Onion	49p
Curry powder	79p
Tinned tomatoes	28p
Stock cube	52p
Rice	35p

£5.42, serves 6



Cook the chicken, add curry powder and chopped onion. Mix in the tomatoes, stock cube and 300ml water. Simmer until cooked and serve with rice.



Your NHS

Seasonal coughs and colds are very common during the winter period.

There are some simple ways to stay well:

- Get prepared now and ask your chemist what medicines should be in your medicine cabinet
- Get vaccinated against Covid and the flu, where eligible
- Eat well, stay hydrated and try to get a good night's sleep



Self-care

Hangover
Grazed knee
Sore throat
Tickly cough



Pharmacist

Diarrhoea
Runny nose
Painful cough
Headache



GP (Doctor)

Vomiting
Ear pain
Back ache
Ongoing issues

Need medical help but not an emergency?

Where possible, go online to 111.nhs.uk or call 111 and a fully-trained advisor will help you.

Helpful websites

Which? - which.co.uk/topic/cost-of-living
Cost of living tips, hints and information as well as a podcast.



Citizens advice - citizensadvice.org.uk/debt-and-money/get-help-with-the-cost-of-living/
Benefit advice, financial help and budgeting help.

Money Helper - moneyhelper.org.uk/en
Debt advice, tools and calculators as well as free confidential advice.



Turn2us - turn2us.org.uk/
A national charity that helps people in financial hardship to gain access to welfare benefits, charitable grants and support.

THANK YOU

to every organisation and individual who continues to support the residents in the Bradford District.

For more information and support, visit:



Follow @Here4BDCC and @Bradfordmdc on Twitter



costoflivingbradford.co.uk

The wording in this publication can be made available in other formats such as large print, Braille and other languages. Please call 01274 431000.