









Contents

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

Costs are rising, and it can be difficult to make ends meet. In this booklet you can find out about just some of the help out there in the district, a few handy hints and tips to help you get by, and general information to lighten your load.

Concerns we've covered are:



Government support **Energy and bills** Food resources **— 12 —** Housing support **--- 14 ---**Debt and gambling **---** 18 **---**Savings, scams and **— 20** safeguarding Volunteering ---- 23 - Health and wellbeing — 24 — Things to do Feed the family Helpful websites --- 34 -

Introduction

You might not need this booklet today, but one day it may come in handy for yourself, a friend or even a neighbour so we recommend keeping a copy of it safe.

If you need the booklet, here is how to access it:

- Check with your local library, community centre, food bank or information centre - they may have a spare one!
- View and download a copy from costoflivingbradford.co.uk - here you can find it in different formats, languages and plain text.

Places you can go to get support online are:

- costoflivingbradford.co.uk
- bradford.gov.uk
- cravendc.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



The Government is running schemes to help with the cost of living as prices increase. Here are the current schemes, who is eligible and roughly when payments will be made.

Who?	What?	When?	
Under 66 years of age, in receipt of certain benefits	Cost of Living Payment Second instalment - £300 Third instalment - £299	Second instalment - between 31st October and 19th November 2023 Third instalment - Spring 2024	
Pension age (born before 25/09/1957)	£150 or £300 cost of living payment paid with your winter fuel payment	From November 2023	

Full details of eligibility and the timetable is on the gov.uk website, or scan the QR code if you can



^{*}Each of these payments will be in addition to other benefits you are entitled to, and will not impact any other payments, awards or taxes.

Benefits

If you're struggling financially, you may be entitled to support from Universal Credit. In certain circumstances, Universal Credit might not be the right choice, or there may be others you can apply for as well such as:

- If you're looking for work: Jobseeker's Allowance
- If you're unable to work: Employment and Support Allowance, Statutory Sick Pay
- If you're disabled or have a health condition Personal Independence Payment, Attendance Allowance, Disability Living Allowance
- If you're caring for someone Carer's Allowance or Carer's Credit

From your local council you could be eligible for a council tax reduction, free school meals, housing benefit or other support payments.

Use an independent benefits calculator such as www.entitledto.co.uk or benefits-calculator.turn2us.org.uk to get an idea of what benefits and how much you could get.

For more information go to gov.uk or scan the QR code if you can.

Warm Spaces Scheme

The Council is working with a number of Voluntary, Community and Social Enterprise organisations to establish a network of Warm Spaces for the winter. People can access these for a free hot drink and heating.

A place to keep warm, have a drink and not have to use your own utilities.
Open for everyone with no cost or time limit, other than opening times.

These will be safe, neutral spaces where you can read, study, use the computer, attend an event or activity, or just sit and think. There's always a space for you. They are free so won't add to the cost of living.

For more information and a list of organisations that are participating in the Warm Spaces scheme, visit the Cost of Living website.



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



Energy Bill Help

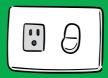


If you are struggling to afford the energy you need to heat/cool your property, generate hot water or power your appliances, give your supplier a call and see how they can help you. Most energy companies have a fund to help anyone going through hardship.

The Government also provides cold weather payments to eligible people if the temperature drops below 0 degrees. Check online at gov.uk for your eligibility.



Wear extra layers and use a blanket



Turn off plugs and switches

Did you know?

British Gas provides grants for both 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!

Call 0121 348 7797 or visit www.britishgasenergytrust.org.uk

Please note - before applying to the British Gas Energy Trust, you must get money or debt advice.

Prepayment meter help:

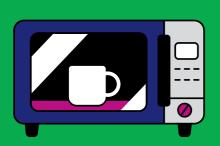
If you don't have the funds to top up your meter, you may be able to get a 'fuel voucher'. This is temporary credit you will have to pay back in affordable amounts.

If you run out of temporary credit, discuss your situation to your supplier. They may be able to give you extra temporary credit if you're 'vulnerable'.

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 and 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

As we head towards the colder months, and with bills rising, there are ways to keep warm without it costing you. Here are some tips to 'heat the human, not the home' to cut down on energy use.

Layer clothing to keep in the heat



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



Eat regularly - try to have at least one hot meal a day



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



Keep your feet warm with rugs and slippers



Walk or exercise to keep warm.



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
Microwaveable heat bag	Microwave for 60 seconds	£4.00	2р	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 or £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 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 offers free
information and advice to Bradford District residents* on:



- Energy bills staying warm, switching tariffs or suppliers, grants
- Debt and benefits

Practical help offered:

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

They also offer energy saving device installation which includes:

- · Energy efficient light bulbs
- Draught proofing
- Reflective radiator panels
- Pipe lagging
- Water saving devices

*Eligibility criteria applies - search Warm Homes Healthy People to see full details.



Yorkshire Water

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

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.

Resolve

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 Direct

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



Foodbanks



Foodbanks exist to provide emergency food parcels to those who are struggling to afford food. Some require 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 it's food in your home or a hot meal for the night.

If you wish to donate food, you should first contact the foodbank and find out about their collection point and requirements. This helps to make sure they are getting the food they need, and reduce wastage.

Visit bradfordfoodbanks.org.uk or scan the QR code for details on accessing food.

You don't always have to buy food and drop it off - you could buy a food package (prices vary) at your local supermarket where it will be collected.

These are usually near the tills.



Did you know there are apps such as <u>Olio</u> and <u>Too Good to Go</u> where you can access surplus food from local businesses and individuals, free or at a low cost?

Foodsavers Network

The FoodSavers Network combines low-cost food markets with easy access to a Credit Union, as part of the wider food support system.

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, saved from being wasted.

innchurches.co.uk/foodsavers or scan the QR code.

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





Housing Support (A)

The Housing Options Service offers a free and confidential service for all customers, including those that have nowhere to stay at night.

The specially trained team can help with all sorts of housing related problems. To access the service, call 01274 435999.

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





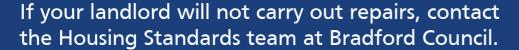
They can help with:

- Homelessness prevention
- Benefit entitlement
- Alternative accommodation
- Working with your landlord and helping with issues
- Supported housing schemes
- Finding secure private rented accommodation
- Advice on debt, mortgage and rent arrears, disrepair, overcrowding, domestic abuse

If you are being evicted due to rent arrears they may be able to negotiate a repayment plan with your landlord or help you to apply for a Discretionary Housing Payment to pay off 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 which means promptly carrying out repairs that they are responsible for. 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. If this happens, seek advice from Bradford Council or Shelter. If they want to end your tenancy for other reasons, they must take legal steps to do so, not following these steps could be an illegal eviction which you can report to the police.



<u>Useful numbers:</u> Housing Standards: 01274 434520

Shelter: 0808 800 4444

Citizens Advice: 0800 144 8848

Homelessness Resources

There are a number of services in the district which support those who are, or are at risk of becoming, homeless.

This includes 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 coordinating 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.

<u>Useful contacts for those sleeping rough:</u>

Housing Options: 01274 435999 or in person at Britannia House, Bradford or Keighley Town Hall

Street Link: refer using the app or call 0300 500 0914

Shelter: 0808 800 4444



Severe Weather Accommodation



Severe weather accommodation is provided between 1st October and 30th April when the predicted temperature is due to fall to zero degrees or below. Emergency beds will be provided so nobody has to sleep on the streets in the cold.

How to access cold weather provision:

Referrals to this service are made by approaching the Day Shelter, 371 Leeds Road, Bradford, BD3 9NG in person. The referral desk is open Monday to Friday from 9:00 to 16:00 when the weather is cold enough. Referrals will include a brief assessment to find a suitable space.

Access on weekends and bank holidays is over the phone between 9:00 and 16:00 by calling 01274 309165.

The cold weather partners will try and help clients to find somewhere suitable to live long term, and to access other support needed.

When cold weather is predicted, gritters will grit all primary routes. See the routes on the Bradford Council website.

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:

<u>Citizens Advice Bureau</u> citizensadvice.org.uk 0800 144 8848

Free advice, resources and guidance.

Bradford District Credit Union

01274 434100 credit.union@bdcu.co.uk

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.

Northern Gambling Service

The NHS Northern Gambling Service provides a mixture of face to face and telephone or virtual appointments for those with gambling problems.

It also runs a service for loved ones who are experiencing distress as a result of someone else's gambling behaviour. The service accepts direct referrals as well as referrals from health and other professionals.

SCAN ME

Call 0300 300 1490 bradford.gov.uk/gambling 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 call the Illegal Money Lending Hotline on 0300 555 2222. You can also email them 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 are an alternative to high street banks. 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.



They have helped over 9,000 people get into the savings habit!

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 questions below. If you answer yes to any of them, there's a good chance it's a scam. Trust your instincts 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).

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

To report a scam:

Call: 0808 223 1133

Visit: tradingstandards.uk or scan the QR code

Have you been contacted out of the blue?

Have you been asked to share personal details?

Are you being asked to keep it secret?

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

s good to be true?

Does it sound too

Feeling pressured to make a decision?

Are there spelling and/or grammar mistakes?

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





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

During office hours (8:30 to 17:00 Monday to Thursday, 8:30 to 16:30 on Friday) call:

- 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

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

Volunteering

Knowing how to get involved with volunteering can be difficult.

Some good places to start include:

- Facebook: search <u>Here4BDCC</u>
 <u>Bradford Volunteering</u>
- volunteerbradforddistrict.org.uk

Through Citizen Coin, volunteering can earn you 'Bradford Coins'. These are rewards for volunteering or getting involved in civic activities.

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.



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



Addiction



Addiction is a common problem, and the strain of managing an addiction can seriously damage your work life and relationships. It can also have serious psychological and physical effects.

Addiction is a treatable condition. Whatever the addiction, there is lots of help available. You can see your GP for advice or referrals, or contact a local addiction support service such as Project 6 or The Bridge Project that can offer support around substance misuse.

Where to get help:

Project 6 Call 01535 610 180

Website: project6.org.uk

Email: info@project6.org.uk



The Bridge Project

Website: thebridgeproject.org.uk

Email: info@thebridgeproject.org.uk



Mental Health - adults

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, support is out there.

If you or

someone you know are at immediate risk,

<u>Healthy Minds website</u> - your first step to mental health support in Bradford District and Craven. You can use the 'Support Finder' to help find the right services for yourself or someone else, and get mental health tips and advice. www.healthyminds.services

<u>Bradford District and Craven Talking Therapies</u> - (for anxiety and depression) is a free and confidential NHS service for people aged 16 and over. Call 01274 221234 (9am to 5pm) or visit www.bdctalkingtherapies.nhs.uk

<u>Guide-Line</u> - provides confidential, emotional support 365 days a year. Call 08001 884 884 (8am to 12am) or use the live chat online at www.mindinbradford.org.uk/chat (8am to 12am).

<u>Little Minds Matter</u> - offer support to families with babies and toddlers, from conception to the age of two. Also support professionals. Call 07766 568 407 or visit www.bdct.nhs.uk/services/little-minds-matter

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. When a First Response telephone assessment indicates the need for a face-to-face assessment, we will aim to see you within 4 hours.

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'.

Mental Health - adolescents

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

Although it can feel scary or difficult to talk to someone about how you are feeling, it can help you work out what help you need, that things will get better and that you're not alone.

<u>Kooth</u> - a free, safe and anonymous online community available 24/7, 365 days of the year and provides discussion forums, resources and access to online counselling for children and young people aged 10 to 18. www.kooth.com

<u>Papyrus (Prevention of Young Suicide)</u> - advice and support for young people who feel like they want to take their own life. Call their free helpline on 0800 068 4141 from 9:00 to midnight every day, text 07786 209687 or email pat@papyrus-uk.org.

<u>SHOUT</u> - free, confidential, 24/7 text message support in the UK for anyone who is struggling to cope and anyone in crisis. Just text SHOUT to 85258

<u>Night OWLS</u> - For children, young people, their parents and carers, living in West Yorkshire 8pm-8am. Call 0800 1488 244 or text 07984 392700

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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.

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, sexual, economic, emotional, psychological, or something else.

Coercive control is also abuse and is a crime. This could be keeping someone away from sources of support like friends or family, humiliating or degrading the person, depriving them of their independence, controlling their behaviour.

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 use the feature when you are in danger.

If you are at immediate risk, <u>always</u> call 999

Survive and Thrive

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

National Domestic Abuse Helpline

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

Bradford Domestic Abuse Support

Telephone: 0808 2000 247 Website: bradford-dasv.co.uk

Living Well

Living Well aims to support people to make healthy choices. 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.



Your NHS



Seasonal coughs and colds are very common during the winter period. There are some simple ways to stay well:

- Stock up your medicine cabinet
- Get vaccinated where eligible.

'It's a GP Practice thing!

This is a new campaign from the NHS that aims to increase awareness of how GP practices are working, the range of services offered and the specialist team members who are available to help people get the care they need.



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

If you get regular prescriptions, it may be cheaper to get a Prepayment Certificate, you could save over £100 a year.

If you're on a low income or certain benefits, you could get free prescriptions and other health support.

Search "NHS help with health costs".

Need medical help but not an emergency? Where possible, go online to 111.nhs.uk or call 111 and a trained advisor will help.

Winter Wellbeing

Staying well in winter can be difficult, especially with people spending more time indoors where illnesses like the flu and Covid-19 can spread more easily. Here are some tips to try and help you stay warm and well whilst at home.

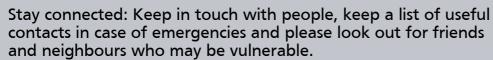
If you're not feeling well, stay home and stay warm. Try to eat regularly, drink lots and avoid contact with others, especially those who may be more vulnerable.







Get vaccinated: protect yourself and those around you from illnesses such as the flu and Covid-19. Find eligibility and how to get the vaccines at nhs.uk/wintervaccinations



For babies, remember safe sleep even when it's cold. Do not be tempted to use a duvet to keep them warm. Visit the Lullaby Trust for safe sleep guidance.

The Wellbeing Network have six open access, one stop shops in communities across Bradford District. They can support on: welfare benefits and debt, substance use, domestic abuse, carer support, refugees and asylum seekers, mental and physical health.

Find out where the hubs are online at www.wellbeingnetwork.org.uk, and call in!

Bradford Libraries



Joining Bradford Libraries gives you free access to books and DVDs, e-books and audio books, e-newspapers and magazines, online resources and library computers. 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.

Joining can be done in person at any of Bradford's libraries or online at www.bradford.gov.uk/libraries



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, phone, PC or Mac.

Family activities

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



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

A full list of parks can be found online at www.bradforddistrict.org/parks-and-green-spaces

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

There are a lot of museums, public walks, woodlands and parks in Bradford and Yorkshire, all waiting to be discovered!

To make things more fun, make a list of 'things to find' while you're out such as different bugs, trees, vehicles. You could offer a prize for the first person to tick them all off - a free prize like choosing what to watch on TV, or their favourite dinner would be perfect!

Feed the family

Feeding the family doesn't have to cost loads. Here are some quick and easy budget recipes.

Tomato soup

4 tablespoons unsalted butter

1/2 large onion, cut into wedges3x400g can chopped tomatoes

355ml vegetable or chicken stock

1/2 tsp fine sea salt, or to taste

£4.83, serves 4-6 people

Melt butter over medium heat in a large saucepan. Add all ingredients. Bring to a simmer. Cook, uncovered, for about 40 minutes. Stir occasionally. Blend the soup, and season to taste.

Both of these recipes can be eaten the next day or frozen for another time too!

Sausage pasta

1 tbsp olive oil
1 red pepper, chopped
finely
400g sausages, skins
removed
350g tomato pasta sauce
350g penne
salt and pepper to taste

£4.36, serves 4-6 people

Heat the oil in a large frying pan and add the red pepper. Cook over a medium heat, until soft. Add the sausages, breaking up the meat with a wooden spoon. Once the meat is browned, add the tomato sauce and cook for 10 minutes. Meanwhile, cook the pasta in a pan of boiling salted water. Drain the pasta and stir in the sauce.

Helpful websites

It's easy to become overwhelmed and not know where to turn, especially if you haven't been in this situation before or if you have been stuck for a while. There are many ways to get help and advice now, take a look at just a few of our top picks for helpful websites below.

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
Benefit, financial and budgeting help.

Helping Hands Bradford helpinghands-bradford.co.uk Offering aid to those in need of food, clothing and household items. Money Helper moneyhelper.org.uk/en Debt advice, tools, calculators and confidential advice.

Families & Young Persons Information fyi.bradford.gov.uk Advice, information and signposting to children, young people and families.

Turn2us - turn2us.org.uk
A national charity helping people in financial hardship to access benefits, grants and support.



to every organisation and individual who is supporting residents in the Bradford District.

For more information and support, visit:



Follow @Here4BDCC, @Bradfordmdc and @ActAsOneBDC on X.



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.







