

Cost of living support

As the cost of energy, fuel and food rises, you may find it harder to pay your bills. Here's more information on support available and ways to save money on your living costs.

What to do if your income doesn't cover your costs

If you can't afford to pay your bills or debts, try not to borrow money as you could end up in a worse situation.

Everyone's situation is different. Get advice about your options. There are services in Newcastle that can help you with: debt, reducing your bills, claiming welfare benefits to increase your income. This could make a difference to your quality of life. Keep reading for more details.

[Support for people on a low income](#) tells you more about services in Newcastle that can help you manage your money, avoid getting into debt, access bank accounts and affordable credit.

Struggling to pay your bills

Check if you can move to a cheaper supplier for essential services at home. You may be able to get a better deal using comparison websites such as:

- [moneysavingexpert.com](https://www.moneysavingexpert.com)
- [Uswitch](#)
- [Compare the market](#)

If you're struggling to pay your bills contact your provider. They may be able to offer you a discount or a repayment plan.

[Northumbrian Water](#) may be able to offer you a discount on your bill. Phone [0345 733 5566](tel:03457335566)

There are social tariffs available for [broadband](#), [landline telephones](#) and [mobile phones](#)

Read more on InformationNOW about other utility services you may be paying for:

- [Energy bills](#)
 - [Telephones](#)
 - [Mobile Phones](#)
 - [Internet Wi-Fi and Broadband](#)
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Debt advice and budgeting support

Money Matters are Newcastle City Council's debt and budgeting team. They provide specialist debt help and advice. Email moneymatters@newcastle.gov.uk or phone [0800 1707 008](tel:08001707008)

Citizens Advice Newcastle provide free, confidential, independent and impartial advice. Email citycab@newcastlecab.org.uk or phone [0808 223 1133](tel:08082231133)

[Read more on Dealing with debt on InformationNOW](#)

[Debt help from Newcastle City Council.](#)

Help for people on means tested benefits

The Government Cost of Living Support Payment is being made to people on means tested benefits, such as [Universal Credit](#) and [Pension Credit](#). This is to help with the rise in the cost of living. If you are eligible you do not need to apply. You will be paid automatically, the same way you usually get your benefit or tax credits

If you are eligible but did not receive the first payment you can report a missing Cost of Living payment online.

[Check if you are eligible or report a missing payment on gov.uk](#)

The cost of living payments for 2023 and 2024 have now ended

Check you're getting all the benefits you can

Check that you are getting the full amount of [Welfare benefits](#) and [tax credits](#) support that you are entitled to online using:

- [Newcastle City Council online benefits check](#)
- [gov.uk benefits calculator](#)

Newcastle Welfare Rights Service give advice to people in priority groups including those over 65. They have [self-help material](#) on their website.

People who receive Universal Credit speak to your Universal Credit Work Coach about a referral for specialist Personal Budgeting Support if you are struggling to manage your living costs.

Search for Benefits advice organisations

Location:

Postcode:

Housing costs

Where you go for help first will depend on who your landlord is.

Private rent

Speak to your landlord to let them know you are struggling with your rent and to see what support they can offer.

Private Rented Service at Newcastle City Council can give you advice about your tenancy and help if you are struggling to pay your rent. Phone [0191 277 1438](tel:01912771438) or email privaterentedservice@newcastle.gov.uk

Social housing or housing associations

Speak to your housing provider if you rent your home and are struggling to pay your rent. They can give you advice and support. There are a number of housing providers in Newcastle such as:

Newcastle City Council tenants can get **money and budgeting advice**. Email council.housing@newcastle.gov.uk or phone [0191 278 8600](tel:01912788600)

Anchor tenants can apply for cost of living support. Phone [0800 731 2020](tel:08007312020)

Bernicia provides money, debt and benefits advice to their tenants. Email contact@bernicia.com or phone [0344 800 3800](tel:03448003800)

Byker Community Trust give money and benefits advice to their tenants. Email enquiries@bykerct.co.uk or phone [0800 533 5442](tel:08005335442)

Castles to Coasts support their tenants with money advice, problems paying your rent and applying for benefits. Email cs@castlesandcoasts.co.uk or phone [0800 085 1171](tel:08000851171)

Home Group give one to one benefits and money advice to tenants. Request an appointment using their online form, web chat service, email contactus@homegroup.org.uk or phone [0345 141 4663](tel:03451414663)

Housing 21 is a not for profit provider is a housing provider with Extra Care housing and Retirement Living in Newcastle. Phone [0370 192 4000](tel:03701924000)

Karbon Homes Money Matters team support their tenants with issues with paying rent, energy costs, pension credit and welfare benefits. Email info@karbonhomes.co.uk or phone [0808 164 0111](tel:08081640111)

Johnnie Johnson Housing give money and debt advice to their tenants. Email general.enquiries@jjhousing.co.uk or phone [0345 305 5335](tel:03453055335)

Leazes Homes are a part of Karbon Homes and support their tenants with advice and support, benefits advice, adaptations and equipment, and Ostara telecare. Email info@karbonhomes.co.uk or phone [0808 164 0111](tel:08081640111)

Methodist Homes Housing Association (MHA) provides specialist care homes, retirement living and supported housing homes to rent in Newcastle. They have online information for their tenants.

Places for People support their tenants with issues such as energy advice, problems with paying your rent, digital skills, community activities and wellbeing. Contact them if you're having problems managing your bills. Email moneyadvice@placesforpeople.co.uk or phone [01772 666 446](tel:01772666446)

Railway Housing Association support their tenants with money, benefits, and debt advice. Email info@railwayha.co.uk or phone [0800 0287428](tel:08000287428)

Riverside offer advice and support services, money and benefits advice, and employment and training support.

Help with rent costs

Discretionary Housing Payments (DHP) are available for people who are finding it difficult to pay their rent, who receive housing benefit or the housing element of Universal Credit.

Home owners

If you are struggling to pay your mortgage speak to your mortgage lender to find out if you can arrange a longer repayment period to lower your monthly charge. You can change this when you have more money available to avoid higher interest charges.

Council Tax

Council tax discounts are available to some people depending on your circumstances, income and if you receive certain benefits. You may be entitled to a discount or help to pay your council tax if you: live alone, are a carer, have a low income or have an empty property.

Energy advice

Energy Services, Newcastle City Council give energy advice on their telephone helpline. This includes how to reduce your fuel bills and keep warm. They can help with dealing with gas and electricity suppliers and reducing your fuel debt.

Citizens Advice Newcastle provide energy advice to anyone in Newcastle. This includes home visits and face to face appointments to discuss support as well as phone and email.

Search Newcastle give energy advice to people living in postcodes NE4, NE5 and NE15.

NEA Action for Warm Homes have a free service to help with energy and heating difficulties.

Priority Services Register: Register as a priority customer if you would struggle during a power cut, for example if you have young children, medical condition, sensory or mobility issues.

If other adults live in your home you could ask them to pay their fair share of the household bills, such as board, heating and electricity.

[Read more on Help with energy problems and how to pay for them](#)

Reduce your energy costs

Make sure you claim any winter energy support allowances that you are eligible for:

Cold Weather payment: £25 for each 7 day period of very cold weather between 1 November and 31 March. You get the payment automatically if you qualify.

Winter Fuel Payment: if you were born before 23 September 1958, you could get between £100 and £300 to help pay your heating bills for Winter 2024 to 2025. You must also live in England or Wales and get one of the following:

- Pension Credit
- Universal Credit
- income-related Employment and Support Allowance (ESA)
- income-based Jobseeker's Allowance (JSA)
- Income support

Warm Home Discount: you may be eligible for £150 off your winter energy bill.

Get help to improve your home's energy rating check if you are eligible for energy saving improvements such as insulation, solar panels and heating

Make sure your bills are accurate: Send regular gas and electricity meter readings to your supplier or think about getting a smart meter fitted. Pay for the energy you use, not an amount estimated by your supplier. So you don't end up paying too much

If other adults live in your home, make sure that they pay their fair share of the household energy bills

Read our energy saving tips for ways you can save money.

Help with heating problems and how to pay for them has more information about insulating your home, help with energy debt and more.

Help to pay energy debts

If you're in debt to your energy supplier, you might be able to get a grant to help pay it off. The following energy suppliers offer grants to their customers:

- [British Gas Energy Trust](#)
- [Scottish Power Hardship Fund](#)
- [Ovo Energy Fund](#)
- [EDF Energy Fund](#)

- [EON Next Energy Fund](#)
- [Octopus Assist Fund](#)

If you can't get a grant from your supplier, [check if you can get a grant from the British Gas Energy Trust](#). Their 'Individuals and Families Fund' is available to both British Gas and non-British Gas customers. You will need to check their website to see if it is still open, and if you are able to apply.

[Gov.uk's Find a Grant service](#) is where you can search for government funding to help you pay for things such as a new boiler.

Turn2Us are a national charity who also have a [grants search engine](#). This page will ask a number of questions about your individual circumstances to find the right financial support available to you.

Prepayment energy costs

If your prepayment meters are about to run out of credit and you don't have any funds to top up, you need to contact your energy supplier. Your supplier should be able to issue a credit voucher or extend your emergency credit.

If your supplier tells you that they won't help, then you can ask the [Citizens Advice extra help unit](#) to speak to them on your behalf:

- phone the [Citizens Advice consumer helpline](#)
 - complete the [extra help unit online referral form](#) (do not use this option if you need help the same day)
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Food help

If you are struggling to pay for food or cook meals there are places in Newcastle that can help you with:

[Emergency food parcels](#) Find out which foodbanks are open during the week and how to use them. You may need to be referred by an organisation registered with the foodbank as such as the Council, a support worker, a charity or a GP surgery.

[Free meals or cheap food](#) cooked by volunteers. You may be able to sit in to eat a hot meal or take it away. Find out more about what's available. This includes food pantries and affordable or 'pay as you feel' supermarkets.

[Free school meals](#) for children of school age. There is some support during school holidays too. Read more to find out if you are eligible and how to apply.

Search our organisation directory to find foodbanks or food help near you.

Search for Foodbank organisations

Location:

Postcode:

[Read more about other food help in Newcastle](#)

Children and families

[Children and Families Newcastle Early Help](#) can support your family to stay on track. Being a parent can be a tough job and sometimes we all need a bit of help. You can ask for help with an ongoing problem or get help to prevent one from happening. They have hubs in Newcastle where you can get information, help, training and advice:

Location in Newcastle	Community Hubs (including Autism support)
North	Fawdon Children's Centre The Haven
East	Byker Sands Family Centre
Inner West	Cowgate Centre Riverside Community Health Project at Carnegie Building NunsMoor Centre
Outer West	Galafield Centre Charlton Street in Lemington

Children's and families information

[Children and Families Newcastle](#) is the website for children and families in Newcastle. You can find community activities and local support services near you. This includes:

- services for Children with Special Educational Needs and Disability (SEND)
- Children's activities such as: baby and toddler groups, school holiday activities or youth groups
- Schools, childcare providers and nurseries

- pregnancy and family support services

NHS Healthy Start Scheme is for people who are pregnant or have children under the age of 4, who receive certain benefits. You get a free prepaid card that's topped up every 4 weeks to buy: milk, fruit and vegetables. You can also collect vitamins. You can use the card in shops that accept Mastercard payments and sell at least one of these Healthy Start foods.

Barnardo's supports children, young people and families. They offer parenting advice, counselling and support services on matters such as: mental wellbeing, family breakdown, bereavement, discrimination and back to school.

Read more about babies, children and young people on InformationNOW

Childcare costs

Childcare Choices is the Gov.uk website to help to pay for childcare costs for parents of babies, toddlers or teenagers. Find out what support you can get by visiting the website and answering some questions. Depending on how much you earn there is:

- help to pay for childcare, if you earn less than a certain amount per year
- 30 hours of free childcare for children aged 9 months to 4 years old in families earning a certain amount
- 15 hours of free childcare for children over the aged 3-4. You may be able to get 30 hours free depending on how much earn.
- support while you study
- universal credit for childcare

You can find out more about [free early education and childcare on Newcastle.gov.uk](#)

Health costs

Help with health costs is available if you are on a low income, receive certain benefits or have a specific medical condition. You may get help with prescriptions, travel to health appointments, glasses, dental treatment or wigs.

Newcastle Stop Smoking Plus Service can help you to quite smoking, with access to free medical products to help with cravings.

Computers, internet and digital

Get Online Newcastle can show you how to access and use the internet. Call their helpline for more information

Newcastle Libraries are where you can use computers for free. Library staff can help with Council enquiries too. There are 14 libraries across Newcastle

Read more on InformationNOW about:

- [Computer classes and digital support in Newcastle](#)
 - [Getting online and digital equipment](#)
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Travel

[Public transport](#) is a cheaper way to travel. A weekly or monthly ticket can be cheaper if you use public transport often.

[Concessionary travel passes](#) are available for people with certain medical conditions, disabilities or over the age of 66. You need to apply for the pass you need. There are local and national passes that give you free or reduced price travel on buses, metro, trains and ferry.

[Tyne and Wear Metro](#) give free travel to up to 3 children aged 11 with a fare-paying adult. This includes someone with a Gold Card. The Nexus Pop card gives under 16 year olds discounted travel on the metro.

If your child lives in Newcastle and goes to a government-funded Newcastle school, they may be able to get free travel to school. There are different criteria for free school travel based on the age of your child, distance to walk to school and other conditions. You can [find out more on Newcastle.gov.uk](#)

Pets and animals

It can be expensive looking after a pet. As the cost of living increases you may worry if you can afford to have a pet. Food, vet bills, vaccinations, health checks and flea and worming treatments can be expensive. If you don't have pet insurance and your pet becomes unwell or has an accident you may need to pay for medical care, an operation or medicines.

[PDSA PetAid Hospital](#) provides free veterinary care for owners who can't afford private vet fees. This includes treatment for all popular domestic pets, such as dogs, cats, rabbits and hamsters. To qualify for help from the PDSA, you must live within the catchment area of a PDSA PetAid hospital or practice, and you must be in receipt of either Housing Benefit or Council Tax Benefit.

[PDSA cost of living hub](#) has more information about support available to help pet owners with health care and pet food costs.

[Read more on Pets and animals on InformationNOW](#)

Funds and grants

[Newcastle City Council run the Supporting Independence Scheme \(SIS\)](#) which can provide basic household goods, like beds and cookers, to help you to live independently in the community. They help people on a low income, who are being supported by other teams in the council like adult social care and people at risk of becoming homeless.

[Gov.uk's Find a Grant service](#) is where you can search for government funding to help you pay for things such as a new boiler.

Read [Crisis and Emergency support funds on InformationNOW](#)

Charitable grants

Charities may have some funding available to help people in need to buy essential items. If you are on a low income check if you can get the items that you need from any charities first.

[Turn2us](#) is a charity where you find charitable funds and grants to apply for, when you need money for essential things in life. For example, furniture, household items, white goods, electrical items, studying, bringing up children, experiencing life changing circumstances and more. On their website they provide a benefits calculator, grant finder, and a Personal Independence Payment (PIP) Helper tool. If you have a support worker ask if they can apply to any charities for household goods

[Charis grants](#) help you find and apply for energy support grants and funding that are currently open for applications, or are coming soon

Cost of living help and support from Newcastle City Council

[Cost of living support website](#) from Newcastle City Council has information about where to get help and support with housing, energy, debt, benefits, money, council tax, school and learning costs. This includes [wellbeing hubs](#)

Wellbeing Hubs

[Wellbeing Hubs](#) are warm welcoming place to spend time in Newcastle. Local venues, such as libraries and community centres, offer a range of support such as hot drinks, free wifi, place to charge your devices, information, advice and more.

[Read more about Cost of living help and support on InformationNOW](#) and [Keeping warm and well in winter.](#)

Other areas

If you are living in Gateshead you can find more information about [Cost of living support on OurGateshead](#)

If you live in North Tyneside you can find more information about Cost of living support and warm spaces on [North Tyneside Council's cost of living page](#)

Last updated: August 26, 2025

Useful Organisations

Action for Warm Homes

Website: <https://www.nea.org.uk/>

Address: West One , NE1 3PA

Warm Home Discount Scheme

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

Groundwork North East and Cumbria

Email: north.east@groundwork.org.uk

Website: <https://www.groundwork.org.uk/north-east-and-cumbria/>

Telephone: 01388 662 666

Address: Groundwork NE and Cumbria, DL5 6ZE

Citizens Advice Newcastle (CAN)

Email: citycab@newcastlecab.org.uk

Website: <http://citizensadvice-newcastle.org.uk>

Telephone: 0808 223 1133

Address: 4th Floor, City Library, NE1 8AX

Newcastle City Council Community Hubs

Email: council.housing@newcastle.gov.uk

Website: www.newcastle.gov.uk/housing

Telephone: 0191 278 8600

Address: Newcastle City Council, NE1 8QH

Byker Community Trust

Email: enquiries@bykerct.co.uk

Website: www.bykercommunitytrust.org

Telephone: 0800 533 5442

Address: 17 Raby Cross, NE6 2FF

Karbon Homes

Email: info@karbonhomes.co.uk

Website: <https://www.karbonhomes.co.uk/>

Telephone: 0808 164 0111

Address: Number Five, NE12 8EG

Home Group

Email: contactus@homegroup.org.uk

Website: <https://www.homegroup.org.uk/>

Telephone: 0345 141 4663

Address: One strawberry lane, NE1 4BX

Money Matters at Newcastle City Council

Email: moneymatters@newcastle.gov.uk

Website: <https://www.newcastle.gov.uk/debthelp>

Telephone: 0800 1707 008

Address: Money Matters - Newcastle City Council, NE1 8AX

Turn2us

Email: info@turn2us.org.uk

Website: www.turn2us.org.uk

Telephone: 0800 1707 008

Address: Unit 9, CF15 7QQ

Energy Services, Newcastle City Council

Email: energy@newcastle.gov.uk

Website: www.newcastle.gov.uk/energyadvice

Telephone: 0191 278 3427

Address: Operations and Regulatory Services, NE1 8QH

Energy Saving Trust

Website: www.energysavingtrust.org.uk

Telephone: 0800 098 7950

British Gas Energy Trust

Email: bget@charisgrants.com

Website: www.britishgasenergytrust.org.uk

Telephone: 01733 421 021

Address: PO Box 42, PE3 8XH

EDF Energy Fund

Email: edfet@charisgrants.com

Website: <https://www.edfenergy.com/help-support/PSR>

Telephone: 01733 421060

Address: PO Box 42, PE3 8XH

Energy Ombudsman

Email: enquiry@energyombudsman.org

Website: <http://www.ombudsman-services.org>

Telephone: 0330 440 1624

Address: PO Box 966, WA4 9DF

Ovo Energy Fund

Website: <https://www.ovoenergy.com/help/debt-and-energy-assistance>

Telephone: 0330 440 1624

Address: 1 Rivergate , BS1 6ED

Scottish Power Hardship Fund

Website: <https://www.scottishpower.co.uk/support-centre/help-paying-your-bill/hardship-fund>

Telephone: 0121 285 2595

Eon Next Energy Fund

Website: <https://www.eonnextenergyfund.com/>

Telephone: 0121 285 2595

Government Cost of Living Support

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

Telephone: 0121 285 2595

Social Justice Lass

Email: socialjusticelass@gmail.com

Telephone: 07934 580 544

NHS Business Services Authority

Website: <https://www.nhsbsa.nhs.uk/>

Telephone: 0191 232 5371

Address: Stella House, NE15 8NY

Get Online Newcastle

Email: Getonline@newcastle.gov.uk

Website: <https://new.newcastle.gov.uk/libraries/getting-help-digital-skills>

Telephone: 0191 277 8842

Address: Newcastle City Library , NE1 8AX

Newcastle Private Rented Service at Newcastle City Council

Email: privaterentedservice@newcastle.gov.uk

Website: www.privaterentedservice.co.uk

Telephone: 0191 277 1438

Address: Fairer Housing Unit, NE1 8QN

PDSA PetAid Hospital

Website: <https://www.pdsa.org.uk/>

Telephone: 0191 214 6800

Address: The Ann Coleman Centre, NE5 3AJ

Citizens Advice

Website: www.adviceguide.org.uk

Telephone: 0808 223 1133

Address: Citizens Advice, EC1A 4HD

Children and Families Newcastle Early Help at Newcastle City Council

Website: <https://www.newcastle.gov.uk/services/care-and-support/children/getting-help-children-and-families/early-help-your-family>

Telephone: 0191 211 5805

Children's and Families Newcastle

Email: cfnwebsite@newcastle.gov.uk

Website: <https://childrenandfamiliesnewcastle.org.uk/>

Telephone: 0191 277 4674

Address: Civic Centre, NE1 8QH

Charlton Street Lemington Children and Families Hub

Email: newcastleouterwestenquiries@newcastle.gov.uk

Telephone: 0191 277 7800

Address: Charlton Street Centre, NE15 8RN

Nunsmoor Centre

Email: innerwestcfn@newcastle.gov.uk

Website: <https://childrenandfamiliesnewcastle.org.uk/welcome-your-family-hub>

Telephone: 0191 277 4400

Address: Studley Terrace, NE4 5AH

Byker Sands Family Centre

Email: childrenfamiliesnewcastle-east@newcastle.gov.uk

Website: <https://www.facebook.com/Community-Family-Hub-East-1742672322696105/>

Telephone: 0191 275 9636

Address: Byker Sands Family Centre, NE6 2FF

The Galafield Centre

Email: newcastleouterwestenquiries@newcastle.gov.uk

Telephone: 0191 277 7800

Address: Galafield Centre, NE5 1LZ

Barnardo's

Email: supporterrelations@barnardos.org.uk

Website: <https://www.barnardos.org.uk>

Telephone: 0191 271 4615

Address: Barnardo's Head Office, IG6 1QG

Cowgate Centre

Email: glenn.pendleton@newcastlecat.org.uk

Website: <http://www.newcastlecat.org.uk/cowgate/>

Telephone: 0191 2727824

Address: Houghton Avenue, NE5 3UT

Related Articles

[Cold Weather Payments](#)

[Help with energy problems and how to pay for them](#)

[Support for people with low incomes](#)

[Welfare benefits](#)

[Dealing with debt](#)

[Emergency funds and crisis support](#)

[Food banks and free emergency food in Newcastle](#)

[Food help in Newcastle](#)