



Policy & Information Briefing

Cost of Living Support

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This briefing provides an updated introduction to the support provided by the government to address the cost of living crisis, sharing as much information as is currently available. We also emphasise the somewhat more complex situation for households in Northern Ireland and call on the government both in Westminster and at Stormont to provide further clarity on the extent of financial assistance that will be provided here. Contact details for services offering advice and guidance to members of the public to help them deal with the impact of the cost of living crisis are at the end of the document.

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Background

The Institute for Government defines the cost of living crisis as the fall in disposable incomes due to rising inflation, largely driven by the substantial increase in energy costs, particularly the wholesale price of gas.¹ This is being driven principally by the economic disruption caused by coronavirus and the Russian invasion of Ukraine, which has had a major impact on energy prices.

The most noticeable price increases are in the cost of energy, fuel and groceries.² In February 2022, the British energy regulator, Ofgem, announced a 54% increase in the energy price cap, followed by a further increase of 80% in August.³ Meanwhile, in Northern Ireland, the Utility Regulator sanctioned a number of increases, taking the average domestic gas bill from 1 October 2022 to £1,594 per year for SSE Airtricity customers and to £2,351 per year for Firmus Energy customers.⁴ In addition, the average price of both petrol and diesel were at their highest ever recorded in June, with a 12-month inflation rate of approximately 42.3%.⁵ Current ONS figures also show that the cost of food and non-alcoholic beverages has risen by 13.1%,⁶ with some suggesting that inflation may be even higher in low-cost foodstuffs, prompting the ONS to conduct experimental research in this area.⁷

In response primarily to rising energy costs, on 3 February 2022 the Chancellor, Rishi Sunak, announced an [Energy Bills Rebate](#), providing all domestic electricity customers £200 off their energy bills in October 2022, as well as a Council Tax rebate of £150 for those in bands A-D (approximately 80% of households). The proposals were widely criticised as being inadequate, particularly in view of the fact that the Energy Bills Rebate would be automatically recovered in five yearly instalments.⁸ Yet despite criticism, the Chancellor made no major changes to the proposed measures in his [Spring Statement](#), rather focusing on tax cuts as a means to combat the impact of inflation, with increases to National Insurance thresholds and a reduction in fuel duty.

Whilst National Insurance and duty changes will benefit Northern Irish taxpayers, neither of the rebates announced by the Chancellor would be available to households here, with equivalent funding being passed through to the Executive

¹ [Cost of living crisis](#), 25 May 2022

² YouGov, [Cost of living crisis: four in ten Britons expect their finances to get worse in next 12 months](#), 4 Feb 2022

³ [Price cap to increase by £693 from April](#), 3 Feb 2022; [Ofgem updates price cap level and tightens up rules on suppliers](#), 26 Aug 2022

⁴ See the two most recent announcements in August relating to [SSE](#) and [Firmus](#), respectively. Previous announcements can be located in the [News section](#) of the Utility Regulator's website.

⁵ ONS, [Consumer price inflation, UK: June 2022](#), 20 Jul 2022

⁶ ONS, [Consumer price inflation, UK: August 2022](#), 14 Sep 2022

⁷ Jack Monroe, [We're pricing the poor out of food in the UK – that's why I'm launching my own price index](#), *The Observer*, 22 Jan 2022; [The rising cost of living and its impact on individuals in Great Britain](#), 25 Apr 2022; Kevin Higgins, [Budget pasta prices jump 50% as food staples rise](#), 31 May 2022; ONS, [Tracking the price of the lowest-cost grocery items, UK, experimental analysis: April 2021 to April 2022](#), 30 May 2022

⁸ NEA, [Government plans for energy crisis 'woefully inadequate'](#), 3 Feb 2022; [Rishi Sunak's energy bills support won't reach the people who need it most](#), *The Big Issue*, 4 Feb 2022; [Over half of people would opt out of Government's £200 energy 'loan-not-loan', finds MSE YouGov survey](#), 10 Feb 2022; [Martin Lewis urges Treasury to scrap energy rebate just a week after announcement](#), *The Sun*, 11 Feb 2022

through the [Barnett formula](#). Some support was already being provided to low-income households through the [Energy Payment Support Scheme](#) and the [Emergency Fuel Payment Scheme](#), but further measures were not agreed prior to the collapse of the Executive and subsequent Assembly election on 5 May 2022, which has so far failed to produce a resolution to the political impasse.

May Measures: Cost of Living Support

In light of the growing pressure outlined above, Rishi Sunak [addressed the House of Commons](#) on 26 May 2022 and announced measures designed to mitigate the impact of inflation on households, which at the time was predicted by the Bank of England to reach 10%.⁹ The measures amounted to a windfall tax on profits in the oil and gas sector (the [Energy Profits Levy](#)) used to fund a £15bn package of financial support to UK households to mitigate the rising cost of living.

The [cost of living support](#) announced on 26 May goes substantially further than the rebates announced in February. Those on low incomes or whose energy use is greater will receive the highest rate of support, up to £1,500 in the case of some pensioners, while all households will receive at least £400 off their electricity. Taken alongside other measures announced by the Chancellor in his [Spring Statement](#) and [Autumn Budget and Spending Review](#), the Treasury claimed that working single parents will receive a total of £2,500 in additional support and low-to-middle income working families could receive as much as £4,200.¹⁰

Energy Bills Support Scheme

The Energy Bills Rebate announced in February is overhauled and rebranded as an [Energy Bills Support Scheme](#). Rather than a rebate of £200 that has to be repaid down the line, households will now receive a £400 grant to reduce their electricity costs:

- Credited to bills and smart meters by suppliers in 6 monthly instalments starting in October 2022.
- Prepayment customers will be issued a voucher.
- Customers need to ensure their details are up-to-date with their supplier, and contact the supplier if the credit is not applied.
- Delivery in Northern Ireland still needs to be clarified (see [below](#)).

Means-tested Cost of Living Payment

Those on most means-tested benefits to receive an additional [one-off cost of living payment of £650](#), made in two instalments in July and November 2022:

- Must be entitled to a payment of at least 1p from one of the following qualifying benefits during the qualifying period:
 - Universal Credit
 - Income-based Jobseekers Allowance
 - Income-related Employment and Support Allowance

⁹ [Monetary Policy Report](#), 5 May 2022

¹⁰ [Cost of living support factsheet: 26 May 2022](#), 15 Jun 2022: Impacts on households and case studies

- Income Support
- Pension Credit¹¹
- Child and Working Tax Credit claimants are also eligible for these payments,¹² but they will be made later to prevent duplication for those also in receipt of another qualifying benefit.¹³
- Two qualifying periods apply in respect of each instalment. The first ran from 26 April 2022 to 25 May 2022, while the second will be from 26 August 2022 to 25 September 2022.¹⁴
- Only one payment will be made per household.¹⁵
- Payments will only be made in respect of one benefit, so those in receipt of more than one qualifying payment (e.g. Child Tax Credit and Working Tax Credit or income-related Employment and Support Allowance and Child Tax Credit) will only get one payment.
- Payments will be issued by the relevant benefit paying office, who can be contacted if an expected payment has not been received.
- Payments will be tax-free and will not have any impact on existing benefit awards.¹⁶

Disability Cost of Living Payment

Anyone in receipt of certain disability benefits will also receive a [separate one-off payment](#) amounting to £150 from 20 September 2022:

- Must be entitled to a payment of any of the following as of 25 May 2022:
 - Disability Living Allowance
 - Personal Independence Payment
 - Attendance Allowance
 - Constant Attendance Allowance
 - Armed Forces Independence Payment
 - War Pension Mobility Supplement
 - Adult or Child Disability Payment in Scotland¹⁷
- Payments will be made ‘to each individual’ who is entitled, including children in receipt of Disability Living Allowance
- Payments will be issued by the relevant benefit paying office.
- This payment will also be exempt from tax and consideration as income under existing benefit awards.

Pensioner Cost of Living Payment

A [further payment of £300](#) will be made to pensioners in recognition of the greater impact rising energy costs have on the elderly:

- One-off payment will be added to the existing [Winter Fuel Payment](#) as a top-up in November or December 2022.

¹¹ Social Security (Additional Payments) Act 2022, [§1\(3\)](#) & [§2\(1\)](#)

¹² Social Security (Additional Payments) Act 2022, [§2\(2\)](#)

¹³ [Cost of Living Payment: Low income benefits and tax credits](#), 14 July 2022

¹⁴ Social Security (Additional Payments) Act 2022, [§2\(2\)](#)

¹⁵ Social Security (Additional Payments) Act 2022, [§1\(6\)](#)

¹⁶ Social Security (Additional Payments) Act 2022, [§8](#)

¹⁷ Social Security (Additional Payments) Act 2022, [§5](#)

- Must be over State Pension age between 19 and 25 September 2022, with [certain exceptions](#).
- The Winter Fuel Payment (including the extra Pensioner Cost of Living Payment) is not taxable and does not affect eligibility for other benefits.

Reactions to the announcement were broadly positive, with many recognising that these measures were a substantial improvement on the support that the Chancellor had announced previously.¹⁸ However, substantial concerns have been raised about the short-term nature of the support and the economic choices made by the Chancellor.¹⁹

September Scramble: Restricting Energy Costs

Despite the measures introduced by the government in May, further inflation, especially with regard to energy costs, was likely to leave low income households in serious financial difficulty as the crisis progressed. Evidence from the Resolution Foundation was used to show how the projected increases would outstrip the levels of support made available.²⁰ As a result, campaigners and pressure groups repeated calls for further government intervention to address the problem.²¹

The prospect of further action was substantially delayed by the fall of Prime Minister Boris Johnson and the resulting Conservative Party leadership election. However, Ofgem's confirmation on 26 August that the energy price cap would increase to £3,549 per year from 1 October made another intervention inevitable.²² Both of the leading candidates, the former Chancellor, Rishi Sunak, and the Foreign Secretary, Liz Truss, ultimately committed to providing further support, albeit without any substantial detail.²³ However, following her election as leader of the Conservatives and appointment as the new Prime Minister, on 8 September 2022 Liz Truss announced 'extraordinary measures' to the House of Commons.²⁴

Energy Price Guarantee

These measures were centred around an [Energy Price Guarantee](#) for household bills, which would override the tariff limits set by the regulators:

¹⁸ NEA, [Chancellor's cost of living measures "avert the darkest of outcomes"](#), 26 May 2022; JRF, [Relief for low-income families as help targets those in need](#), 26 May 2022; Resolution Foundation, [Chancellor almost doubles cost-of-living support with two-thirds of fresh cash going to the poorest half of households](#), 26 May 2022; Money Saving Expert, [Martin Lewis's instant reaction to the Chancellor's cost of living support package](#), 26 May 2022; Money & Mental Health, [What the government's new cost-of-living announcements mean for people with mental health problems](#), 26 May 2022

¹⁹ Money Saving Expert, [Martin Lewis live stream Q&A with Chancellor Rishi Sunak MP](#), 26 May 2022; Gemma Tetlow (Institute for Government), [The chancellor has changed direction but policy uncertainty comes with costs](#), 26 May 2022; Kevin Higgins, [Important @DianaJohnsonMP PQ at @DWP questions in @HouseofCommons](#), 6 Jun 2022

²⁰ Ben Chu, [Just how much more severe is the financial hit now facing UK households due to rising energy bills?](#), 8 Aug 2022; Resolution Foundation, [Cutting back to keep warm](#), 15 Aug 2022

²¹ NEA, [8.2 million UK households could be in fuel poverty from October](#), 22 Jul 2022; End Fuel Poverty Coalition, [Energy bills campaigners send message to leadership debates](#), 9 Aug 2022

²² [Ofgem updates price cap level and tightens up rules on suppliers](#), 26 Aug 2022

²³ BBC, [Tory leadership: Cost of living crisis focus for contenders for PM job](#), 8 Aug 2022

²⁴ [PM Liz Truss's opening speech on the energy policy debate](#), 8 Sep 2022

- Caps household energy bills at £2,500 until 2024 by limiting the unit price of both electricity and gas.
- Fixed average unit prices of 34.0p/kWh for electricity and 10.3p/kWh for gas, inclusive of VAT.
- Additional payment of £100 for those without gas heating, such as home heating oil customers.
- Households will continue to benefit from the Energy Bills Support Scheme and Cost of Living payments [announced in May](#).

Energy Bills Relief Scheme

Truss also promised equivalent support for ‘businesses, charities and public sector organisations’. This was formally announced by the new Secretary of State for Business, Energy and Industrial Strategy, Jacob Rees-Mogg, as the [Energy Bill Relief Scheme](#).

- Universal support for 6 months, with targeted support for ‘vulnerable sectors’ beyond that time-frame.
- Applies to fixed contracts agreed on or after 1 April 2022, as well as to deemed, variable and flexible tariffs and contracts.
- Support will automatically be applied to bills as a discount by suppliers.
- Establishes a Supported Wholesale Price, predicted to be £211 per MWh for electricity and £75 per MWh for gas.
- Equivalent support will also be provided for non-domestic consumers who use heating oil or alternative fuels instead of gas.

Chancellor’s Growth Plan

More information about how this support would be delivered was revealed to Parliament by the new Chancellor, Kwasi Kwarteng, on Friday 23 September. His [Growth Plan](#) confirmed the earlier announcements about the Energy Price Guarantee from the Prime Minister and the Business Secretary, but as part of a larger ‘mini budget’ focused primarily on tax cuts:²⁵

- Basic rate of income tax to be reduced to 19% from April 2023.²⁶
- Health and Social Care Levy and associated National Insurance increase scrapped.²⁷
- Universal Credit claimants earning less than the equivalent of 15 hours per week at National Minimum Wage to be required to undertake more intensive work search.

Whilst the announcements appeared to address the energy crisis directly, and the new Prime Minister sought to focus on this aspect of the Growth Plan in her media appearances,²⁸ the reaction of the financial institutions and markets to the planned tax cuts and expected increase in government borrowing was poor. In the week following the Chancellor’s speech, we have seen a significant impact on the national

²⁵ BBC, [At a glance: What’s in the mini-budget?](#), 23 Sep 2022

²⁶ [Income Tax factsheet](#), 23 Sep 2022

²⁷ [Reversal of the Health and Social Care Levy Factsheet](#), 23 Sep 2022

²⁸ BBC, [Liz Truss interviews: Five key exchanges with prime minister](#), 30 Sep 2022

economy. First, the pound fell to an all-time low against the US dollar.²⁹ This prompted the Bank of England to declare it would not hesitate to raise interest rates further if necessary.³⁰ In response, a number of lenders withdrew mortgage deals, sparking fear amongst home-owners about a substantial increase in costs.³¹

As a consequence, it is difficult to predict whether the current position will be the peak of inflationary pressures or whether more rises are ahead during what will undoubtedly be a difficult winter for many. Analysis from Policy in Practice makes the important point that the Energy Price Guarantee is not an absolute limit on costs for households, and that large households and particularly energy inefficient households will still be paying much more than £2,500 per year.³²

Prospects for Northern Ireland

Analysis of the impact of the announcements made by the Chancellor on households in Northern Ireland depends on which aspect of the measures are considered.

Cost of Living Payments

In the case of the cost of living payments announced for the most vulnerable, [the Treasury briefing](#) makes it clear that these are UK-wide payments available to all those eligible regardless of where in the UK they live. Further detail for Northern Ireland residents is available at [nidirect](#). The first instalment of payments to those on relevant means-tested benefits were issued by the Department for Communities from 20 July, while Tax Credits recipients were issued their payment in September. In addition, those on disability benefits should have received the separate disability payment by early October, if they have not already. Anyone who has not received these payments would be advised to contact the relevant benefit paying office to enquire.³³

The Department for Communities have now confirmed that the second instalment of the low income payment will be issued to those eligible between 8 and 23 November 2022.³⁴ Support for pensioners will be provided as part of the [Winter Fuel Payment](#), but anyone unsure about whether they will be eligible should [seek independent advice](#).³⁵

Energy Bills Support Scheme

On the other hand, the universal assistance provided through the Energy Bills Support Scheme cannot be passed on to Northern Ireland households in the same way.³⁶ Rishi Sunak [suggested](#) when announcing the scheme that he would be open to legislative action to ensure that this assistance was extended to Northern Ireland,

²⁹ BBC, [Pound hits record low after tax cut plans](#), 26 Sep 2022

³⁰ [Statement from the Governor of the Bank of England](#), 26 Sep 2022

³¹ Moneyfacts, [Which lenders have removed their mortgages thus far?](#), 29 Sep 2022

³² [Your energy bills are NOT capped](#), 1 Oct 2022

³³ [Universal Credit Service Centre](#); [Employment and Support Allowance Centre](#); [Jobs and Benefits offices](#); [Tax Credits Helpline and Tax Credit Office](#)

³⁴ CommunitiesNI, [Cost of Living Support Payments for Low Income Benefits](#), 4 Oct 2022

³⁵ Modified rates for winter 2022-3 have been established by the [Social Fund Winter Fuel Payment \(Temporary Increase\) Regulations \(Northern Ireland\) 2022](#).

³⁶ BBC, [Cost of living: Vulnerable NI households to receive financial support](#), 26 May 2022

and the Stormont Finance Minister [committed](#) to supporting the Treasury in this respect, but details have been slow to emerge.

We know that £164.8 million has already been passed to Stormont by the Treasury in relation to the original Energy Bills Rebate scheme.³⁷ As such, there will undoubtedly be a good deal of administrative activity required to apply that and the further sum still held by the Treasury in respect of the improved Energy Bills Support Scheme to household electricity bills and meters. Sunak's replacement as Chancellor, Nadim Zahawi, established a 'joint taskforce' to establish a mechanism for delivering this support.³⁸ Following a subsequent meeting of the taskforce on 26 August, Conor Murphy confirmed that the support would be delivered from Westminster rather than Stormont, but noted that a clear time-frame was yet to be established.³⁹

Following the announcement of the Energy Price Guarantee, the new Westminster administration have also committed to resolving delivery of the Energy Bills Support Scheme to households in Northern Ireland.⁴⁰ In her [recent interview with BBC NI](#), the Prime Minister suggested that this would start from November, backdated to align with [process in Britain](#), although it is clear that there is still administrative work to be done.

The same also applies to the additional £100 promised to home heating oil users, with no clarification about how those eligible will be identified or the support provided. Indeed, both the Stormont Economy and Finance ministers have been highly critical of this particular feature of the latest announcements.⁴¹

Energy Price Guarantee

Based on the announcements made by the Prime Minister and senior cabinet members, the Price Guarantee will be delivered for households in Northern Ireland directly from Westminster. [Official guidance](#) states that, while the administration will be different, owing to 'the different way the electricity and gas markets operate' here, that households will see no difference, with the unit price of both electricity and gas being fixed at the same rates as those [outlined above](#) in relation to the rest of the UK. In other words, the management of these measures will be a matter for the government in cooperation with suppliers, perhaps with some support from the [Utility Regulator](#).

Other Funding

The Finance Minister made reference in his earlier statements to a sum of £435m 'which cannot be allocated to help families, workers and businesses with the cost of

³⁷ Private correspondence from the Minister of Finance, 1 July 2022

³⁸ [UK Chancellor announces joint taskforce to solve the delivery of equivalent support to £400 Energy Bill Support Scheme in Northern Ireland](#), 15 Aug 2022

³⁹ [Finance Minister comments on £400 Energy Bill Support Scheme payment](#), 26 Aug 2022

⁴⁰ Energy bills support factsheet: [How the Energy Price Guarantee and Energy Bills Support Scheme will be applied to energy bills in Northern Ireland](#), 21 Sep 2022

⁴¹ UTV, [Northern Ireland energy bill support plan 'not going to cut it', says Lyons](#), 21 Sep 2022; [Support needed and needed now – Murphy](#), 28 Sep 2022

living and to support public services'.⁴² Aside from the £164.8 million allocated under the Energy Bills Rebate, the minister informed us that £100.1 million is a Barnett consequential related to the Council Tax Rebate in England and £27.8 million for the increase to the Household Support Fund,⁴³ both of which we might expect an Executive to direct towards addressing the cost of living crisis. In other words, additional funding is available for households in Northern Ireland, but uncertainty remains about how this money might be used.

This also leaves a further sum of £142.3 million available to the Executive, in addition to the wider budget that must be agreed following the most recent election.⁴⁴ Clearly action is required to provide more support to households in Northern Ireland, many of whom are facing difficult decisions about how to balance their bills. However, if a resolution can be found to the political crisis this could open opportunities for some more creative approaches to the rising cost of living from the Stormont government.

In conclusion, for the vast majority of our clients – those on means-tested benefits, those with disabilities, and pensioners – welcome financial assistance, albeit temporary, is now being provided. Others not falling into one of those categories will benefit from the action being taken to limit energy bills, hopefully sooner rather than later. Until that happens, the best advice we can offer is to make the most of the range of [energy efficiency and cost-saving advice](#) available to consumers and to [seek independent advice](#) if they find themselves struggling to manage their bills.

⁴² [Murphy determined to see cost of living support delivered](#), 26 May 2022

⁴³ Private correspondence from the Minister of Finance, 1 July 2022

⁴⁴ A [Draft Budget](#) for 2022-25 was published in December 2021, but this will of course be subject to change.

Advice Services

Energy Efficiency and Cost Saving Advice

Agency	Scheme	Support available
Bryson Energy	Home Visits	Advice on energy efficiency, heating controls, fuel bills and switching and budgeting and debt
Consumer Council	Cost of Living: Home energy	Efficiency advice, home heating oil survey, price comparison tools
Energy Savings Trust	Energy efficiency advice for households in Northern Ireland	Advice and funding pages on reducing carbon emissions and saving money
Energy Savings Trust	Northern Ireland Sustainable Energy Programme	Range of energy efficiency funding schemes, mostly available to vulnerable customers
Housing Executive	NI Energy Advice	Efficiency advice, grants, oil buying clubs, switching information
National Energy Action	Advice Resources	Multi-lingual information leaflets aimed at frontline workers to help provide advice in the communities
nidirect	Energy advice	Information on billing, energy efficiency and grants

Independent Advice Services

Note: Generalist advice services cover a wide range of welfare rights issues, including but not limited to benefits, consumer matters, debt, employment, housing and immigration.

Regional

Organisation	Type of Advice	Contact number	Email/Online contact
Advice NI	Benefits Debt Immigration Tax	0800 915 4604	Contact Us
Disability Action	Disability	028 9029 7880 (Belfast) 028 7136 0811 (Derry/Londonderry) 028 8775 2372 (Dungannon) 028 9336 9367 (Carrickfergus)	Contact Us
Employers for Childcare	Benefits Family	0800 028 3008	Get In Touch
Housing Rights	Benefits Housing	028 9024 5640	Speak to an adviser
NIACRO	Benefits Criminal Justice Family	028 9032 0157 (Belfast) 028 7127 1459 (Derry/Londonderry) 028 3833 1168 (Portadown)	Enquiry Form
Rural Support	Farming	0800 138 1678	Contact
WAVE Trauma	Benefits Legacy Mental Health	028 3751 1599 (Armagh) 028 2766 9900 (Ballymoney) 028 9077 9922 (Belfast) 028 7126 6655 (Derry/Londonderry) 028 8225 2522 (Omagh)	Contact Us

Antrim & Newtownabbey

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Antrim & Newtownabbey	General	028 9590 6505	Contact Us

Ards & North Down

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Ards & North Down	General	0300 123 9287	N/A

Armagh, Banbridge & Craigavon

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Armagh	General	028 3752 4041	N/A
Community Advice Banbridge	General	028 4062 2201	N/A
Community Advice Craigavon	General	028 3836 1181	enquiry@advicecraigavon.com

Belfast

Organisation	Type of Advice	Contact number	Email/Online contact
Advice Space	General	0300 1233 233	Get Advice
Ardoyne Association	General	028 9071 5165	info@ardoyneassociation.org
Ballynafeigh Community Development Association (BCDA)	General	028 9049 1161	reception@bcda.net
Ballysillan Community Forum	General	028 9039 1272	N/A
Belfast Unemployed Resource Centre	Benefits Employment	028 9096 1111	Contact Us
East Belfast Independent Advice Centre (EBIAC)	General	028 9073 5690	advice@ebiac.org
Falls Community Council	General	028 9020 2030	info@fallscouncil.com
Neighbourhood Development Association	General	028 9058 4848	nda@gmx.co.uk
South City Resource & Development Centre	General	028 9050 4848	N/A
Springfield Charitable Association (SCA)	General	028 9024 8509	info@scaltd.net

Tar Isteach	General	028 9074 6665	Contact
Upper Springfield Advice Services	General	028 9590 8668	welfareadvice@usdt.co.uk
Vine Centre	General	028 9035 1020	info@vinecentre.org

Causeway Coast & Glens

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Causeway	General	028 7034 4817	advice@advicecauseway.com

Derry & Strabane

Organisation	Type of Advice	Contact number	Email/Online contact
Advice North West	General	0300 303 3650	Contact Us
Dove House	General	028 7126 9327	contact@dovehousecommunitytrust.org
Resource Centre Derry	General	028 7135 2832	info@resourcecentrederry.com

Fermanagh & Omagh

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Fermanagh	General	07394 921753	bmaquire@communityadvicefermanagh.com
Omagh Independent Advice Services	General	028 8224 3252	info@oias.co.uk

Lisburn & Castlereagh

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Lisburn & Castlereagh (CALC)	General	028 9266 2251	Contact Us

Mid & East Antrim

Organisation	Type of Advice	Contact number	Email/Online contact
Mid & East Antrim Community Advice Services (MEACAS)	General	028 9600 1333	N/A

Mid Ulster

Organisation	Type of Advice	Contact number	Email/Online contact
South Tyrone Empowerment Project (STEP)	General	028 8775 0211 (Dungannon) 028 7963 3079 (Magherafelt) 028 8676 1875 (Cookstown)	info@stepni.org

Newry, Mourne & Down

Organisation	Type of Advice	Contact number	Email/Online contact
Community Advice Newry, Mourne & Down	General	0300 3030 306	See website for referral form