



Every penny counts

A guide to looking after your money and getting the most from it

Bite back
at the crunch

Tenant
approved



NORWICH
City Council

Contents

| | Page |
|---|------|
| Money and debt advice | 4 |
| • how we can help | |
| • priority debts | |
| • 10 ways to help yourself out of debt | |
| What can I do if I'm in debt? | 5 |
| Looking after your money – bank accounts | 7 |
| Looking after your money – saving and borrowing | 9 |
| • saving money | |
| • borrowing money | |
| • other options | |
| Maximise your income | 12 |
| Reducing costs | 15 |
| Useful contacts | 16 |



The Government Standard

What this guide is for

The purpose of this guide is to give you some advice and ideas on how to get the most out of your income and also how to keep hold of it. This ranges from advice on debt and borrowing money, through to energy saving tips. All of the advice and suggestions are designed to be achievable and realistic and could benefit you in one or more ways.

Norwich City Council has a dedicated team of front line staff, all of whom are willing and able to assist you, whether you want advice about bank accounts, or a referral for in-house specialist money advice.

Contact us

visit: www.norwich.gov.uk

e: info@norwich.gov.uk

t: **0344 980 3333**

from 8am to 5pm

Monday to Friday

(please note calls are charged at the same amount as a landline call to a 01 or a 02 number or are included as part of discount schemes or inclusive call packages).

visit: **City Hall**

the customer centre is open from 8.45am to 5pm on Mondays, Tuesdays, Thursdays and Fridays and 1pm to 5pm on Wednesdays.

post: you can write to us at:

Norwich City Council, City Hall, Norwich, NR2 1NH

Get specialist debt and money advice, tailored to your needs

Money advice team – exclusive to council tenants

e: moneyadvisers@norwich.gov.uk

t: 0344 980 3333

Money advice – for council tenants

We understand some people have money problems for many different reasons. Did you know Norwich City Council has a free, dedicated money advice team for council tenants?

You may be having problems as a result of:

- reduced income
- loss or change of benefits
- sickness
- unemployment
- irregular income
- relationship breakdown
- changes to the household
- maternity leave
- retirement.

We can help

Key things to remember if you are struggling with debts:

- Don't feel guilty – millions of people throughout the country are in the same position.
- Don't ignore the problem – it won't go away.
- Don't panic – your first steps may be here.

If in doubt, seek advice immediately

Our specialist **money advice team** can help you to gain control of your finances, which can relieve the burden of debt. Your personal money adviser will meet you at a convenient location, which, if you prefer, may be your own home, to provide free and confidential advice about your financial situation, ranging from basic budgeting skills to intensive debt management.

Remember: you are not alone, we will not judge you and we can help, whatever the size of your debt.

We can:

- offer advice on:
 - benefits you may be entitled to
 - increasing your income
 - basic bank accounts and access to other financial services, for example credit unions and low-costs loans
 - self-help services
- help to identify your priority debts
- negotiate with creditors on your behalf
- assist with bankruptcy/insolvency queries and any other county court procedures (CCJs)
- negotiate with legal doorstep lenders.



What can I do if I'm in debt?

TOP TIP

Prioritise your debts according to the action that can be taken to recover what is owed.

Priority debts

Many organisations that you owe money to will tell you that their debt is important and should be paid back immediately. A priority debt is based on what level of action can be taken to recover what is owed. The table below can help you identify your priority debts.

| Debt | Potential consequences of non-payment |
|---------------------------------|---------------------------------------|
| Rent arrears | Eviction/repossession |
| Mortgage arrears | Eviction/repossession |
| Second mortgage/ secured loans | Eviction/repossession |
| Council tax | Imprisonment |
| Unpaid magistrates' court fines | Imprisonment |
| Child maintenance arrears | Imprisonment |
| Income tax arrears | Imprisonment |
| Utilities | Supply cut off |
| Benefit overpayments | Deductions from benefit/ wages |
| VAT arrears | Bailiff |
| Hire purchase arrears | County Court Judgement |

10 tips to help yourself out of debt

- Do not ignore the problem.
- Do not borrow money to pay off debts.
- Use information in this guide and others, to be able to make reasonable offers to creditors.
- Be honest, do not try to hide debts.
- Ensure you sort out priority debts first.
- Do not ignore letters and telephone calls from creditors.
- Be realistic when working out your budget.
- Do not be afraid of the County Court.
- Check with creditors if you have payment protection.
- Always keep copies of letters you send and receive.

If you would like any advice or to make an appointment please email the money advice team at moneyadvisers@norwich.gov.uk or telephone 0344 980 3333, giving us as much information as possible about your current situation.



Complete a budget sheet, so you can see where your money goes – you may be surprised to see what you spend and it will help you easily identify where you can cut down, if you need to.

This could be a useful exercise to complete for everyone as we all need to know what money we have. Even if you have no debts or immediate concerns, completing this can be helpful.

Complete a budget sheet

Sit down as a household/family and complete a budget sheet including all income and all outgoings and debts.

Remember, be honest and list everything.



Revisit the budget form later in the day or the following day

Perhaps during the time in between you will have remembered other important incomes or outgoings.

Useful tips

- Be 100 per cent honest – put down the amounts you are actually spending at the present time.
- When completing a budget sheet, stick to using either all weekly amounts (multiply monthly amounts by 12 and divide by 52) or all monthly amounts (weekly amount multiplied by 52, then divided by 12).
- Have copies of recent letters from creditors to hand for up to date balances.
- Have bank statements to hand.

Getting into good spending habits

Having completed the budget sheet, you will hopefully have a general idea of what your income is and where your money is going. Please remember that your spending can vary dramatically from week to week and so this is meant as a rough guide only. It is possible even at this stage to review some your spending habits, to release more cash each week/month to pay bills and debts.

If you have serious levels of debt, it may be wise to take a different course of action. Speak to our in-house money advisers for advice.

e: moneyadvisers@norwich.gov.uk

t: 0344 980 3333

Prioritise debts, complete a budget sheet, agree regular payments and stick to these.

Prioritise your debts

Using the **Priority debt** list, put your debts into a priority order.

Contact the creditors in priority order and explain that you are experiencing some financial difficulties, but also that you are working to resolve these issues.

Explain that you have completed a budget sheet and are willing to make an offer based on what you can realistically afford. Remember: you must be realistic about any offer made and only offer what can be afforded. Keep a note/diary of all phone calls made, who you spoke with and what the agreement was.

Maintain payments

If your creditors refuse the offer you are making, do not feel obliged to increase your offer, as this could potentially mean you will be paying more than you can afford. **Instead, maintain payments as offered and seek advice from our in-house money advice team on 0344 980 3333.**

It is important you maintain these arrangements as agreed. If your circumstances change, you must review your arrangements quickly.

Review your income and expenditure on a regular basis, or if your circumstances should change.

Looking after your money – bank accounts

Getting a bank account means you can make direct debit payments, which sometime offers discount rates.

Having a bank account these days is almost essential for receiving your income; for example, salary, benefits, etc.

Having a bank account can mean you can pay by direct debit. This means you can take advantage of discount or reduced rates offered with this method of payment.

For some, however, obtaining a bank account can seem confusing and ultimately off putting.

Please note that guidelines are being provided by the government, which places a responsibility on the banks to ensure they assist you to open a basic bank account.

Getting a bank account

If you do not already have a bank account, then it may be worth opening one.

Nearly anyone can open a basic bank account and most high street banks offer a basic account. A basic bank account will allow you to have your income paid directly into the account and will offer the facility to set up direct debits/standing orders. Most of the banks offer access to your money at the Post Office. Please refer to the table on the next page to help you find a bank that best fits your needs.

| Bank | Basic account name | Card type | Minimum age | Post office access | Phone banking | Online access | Mobile banking | DD/SO | Charge for unpaid DD | Decline reasons | ID required |
|--------------------------|-----------------------|---------------|-------------|-------------------------|---------------|---------------|--------------------|-------|--|--|-------------|
| Bank of Scotland | Cash Account | Debit | 18 | ✓ | ✓ | ✓ | ✓ | ✓ | £10.00 (max 3 per day) | Undischarged bankrupt/ record of fraud | Standard |
| Barclays | Cash Card Account | Cash or debit | 18 | ✓ (withdrawals only) | ✓ | ✓ | ✓ | ✓ | £8.00 | Record of fraud | Standard |
| Co-operative Bank | Cashminder | Debit | 16 | ✓ | ✓ | ✓ | ✗ | ✓ | £15.00 | Record of fraud | Standard |
| Halifax | Easycash | Electron | 16 | ✓ (except deposits) | ✓ | ✓ | ✓ (text alerts) | ✓ | £10.00 (max 3 per day) | Undischarged bankrupt/ record of fraud | Standard |
| HSBC | Basic Bank Account | Cash | 18 | ✓ (withdrawals only) | ✓ | ✓ | ✗ | ✓ | No (a/c may be closed if DD or SO refused 3 times) | Undischarged bankrupt/ record of fraud | Standard |
| Lloyds TSB | Cash Account | Debit | 18 | ✓ | ✓ | ✓ | ✓ | ✓ | £10.00 (max 3 per day) | Undischarged bankrupt/ record of fraud | Standard |
| Nationwide | Cash Card Account | Debit | 18 | ✓ (withdrawals only) | ✓ | ✓ | ✗ | ✓ | £15.00 | Undischarged bankrupt/ record of fraud | Standard |
| Natwest | Basic Account | Debit | 18 | ✓ (withdrawals only) | ✓ | ✓ | ✓ | ✓ | £6.00 | Undischarged bankrupt/ record of fraud | Standard |
| Norwich and Peterborough | Gold Light (Basic) | Cash | 16 | ✗ | ✗ | ✓ | ✗ | ✓ | £15.00 | Undischarged bankrupt/ record of fraud | Standard |
| Royal Bank of Scotland | Basic Account | Debit | 18 | ✓ (withdrawals only) | ✓ | ✓ | ✓ | ✓ | £6.00 | Undischarged bankrupt/ record of fraud | Standard |
| Santander | Basic Current Account | Cash | 16 | ✓ | ✓ | ✓ | ✗ | ✓ | £25.00 | Undischarged bankrupt/ record of fraud | Standard |

Please note that the information in the above table is subject to change.

Tips to using a bank account

- To avoid bank charges, make sure:
 - you know when your direct debit and standing order payments are due, and that you have the funds to cover these payments
 - check your account balance before withdrawing money or using a debit card
 - if in doubt, don't spend
 - try to avoid using cheques
 - if you have an overdraft facility, consider increasing the limit – only for a short term period to avoid charges.
- When using your cash card to withdraw money from a cash machine – make sure the machine doesn't charge for this as some do.
- Keep any personal information about your bank account safe and do not divulge your PIN number to anyone, even if they say they are from the bank.

- Regularly check your account to make sure you are aware of what is coming in and out.
- If you have an online banking facility, do not use computers in a public place, eg the library.

Looking after your money – saving and borrowing

TOP TIP

If you are thinking of saving or borrowing, make sure you compare interest rates as these can vary considerably.

Saving money may be easier said than done, especially if you're on a tight budget. Savings could be used for short term purposes, for example Christmas and birthdays. Even saving a small amount of money on a regular basis can make a big difference.

Having completed the budget sheet as per the previous sections, you may have identified either that you have a slight surplus income, or that you are able to make savings in certain areas. If either of these have been identified, you may wish to **consider starting to save**.

There are different ways to save, the following are typical examples:

Credit unions

These are financial co-operatives and so are owned and controlled by their members and run mostly by volunteers.

By paying a small joining fee and saving a regular amount you can join and take advantage of low cost loans.

Members get dividends based on the profit the credit union makes.

Credit unions are regulated by the Financial Services Authority.

See **Useful contacts** at the end of this document for details of local credit unions.

Banks and building societies

All the main banks and building societies will offer some form of dedicated savings account, or an account which can be used to save. Some will also offer Individual Savings Accounts (ISA), which are accounts where you don't have to pay tax on the interest you earn.

Get details on bank websites or in branch.

Points to consider

- Interest varies from bank to bank and account to account, so check which suits you best.
- Some accounts will not allow you to access your money immediately – check what access you have before agreeing to an account.
- Some accounts have a minimum deposit amount.
- With some accounts, your money must remain in the account for a certain period of time before it attracts the higher level of interest.

Call **0300 500 5000** or visit www.moneyadvice.org.uk to download or order a leaflet called ***Making the most of your money***.



Borrowing money

In brief – if you're thinking of borrowing...



Stop – do you need to borrow money?



Think – consider different lenders, terms, costs and affordability (can savings be used)



Proceed – if affordable, reputable, necessary

There are a variety of sources that money can be borrowed from. Some of the most usual methods of borrowing are from:

- bank/building societies
- store cards
- credit cards
- pay day loans
- credit unions
- hire purchase
- door step lenders

Compare the difference

An example of the difference between the costs of borrowing £300 from a licensed door step lender and a credit union.

On a loan of £300...

you will pay:

| | |
|----------------------------------|----------------|
| the door step lender a total of: | £528 |
| the credit union a total of: | £319.50 |
| a difference of: | £208.50 |

Be careful of the worst of all lenders, loan sharks.

Loan sharks, operate illegally as they do not have a consumer credit licence.

They will lend to anyone and at huge cost.

Often intimidation and even violent methods are used to get the money back.

If you are worried about loan sharks or have been affected, contact the Illegal Money Lending Unit:

www.direct.gov.uk/stoploansharks

e: reportaloanshark@stoploansharks.gov.uk

t: 0300 555 2222

sms: text loan shark and your message to 60003

Lenders

Some lenders will charge different amounts to borrow. Make sure you have thoroughly looked into these charges and are certain you can afford to make the payments. If in any doubt, seek advice from moneyadvisers@norwich.gov.uk (0344 980 3333) or from the Citizens Advice Bureau (01603 765783).

If you are considering borrowing from a doorstep lender, why not visit www.lenderscompared.org.uk to compare home collected loans in your area.

Always check the cost of borrowing. The higher the APR the more you pay; eg Credit unions 12.69 per cent – pay day loans can be as high as 4000 per cent.

Borrowing money

When you are looking to borrow money, don't just look at the affordability of the payments (eg whether you can afford it each week/month) also consider:

- the overall cost, rather than just the repayment amounts
- how the interest is added
- if there are any administration fees.

Telephone turn2us on 0808 802 2000 or visit www.turn2us.org.uk to find out information about benefits and grants

As part of the government's welfare reform, community care grants and crisis loans – formerly elements of the discretionary social fund – have been abolished.

Instead, the government has giving some money to Norfolk County Council to establish a local scheme to help some of its most vulnerable residents, this is known as the local assistance scheme.

Applications for the Norfolk local assistance scheme can be made by:

- Telephone: 0344 800 8025
- Online (go to www.norfolk.gov.uk and search for 'local assistance scheme')
- By an assisted application through a network of 'approved partners'

Please note that applications can **only** be made by telephone, online or approved partner. Your local Citizens Advice Bureau will be able to signpost to an 'approved partner' who can help you apply to the scheme, or can provide help and advice themselves.

Click here for more information.



Check if you are entitled to benefits. Telephone turn2us on 0808 802 2000 or visit www.turn2us.org.uk for information or to find a benefits calculator.

Are you entitled?

As well as looking at your spending each week or month, it is also worth double checking you are getting the maximum amount of money you are entitled to, whether you are at work or not.

Housing benefit

Housing benefit can still be claimed, even if you are in employment. To see if you are entitled, try an **online calculator at www.turn2us.org.uk**. You may be surprised, and you could be missing out.

If you are already claiming housing benefit, and you have had a change in your circumstances, you should let us know immediately. You could be entitled to more help. This will also help to avoid housing benefit being overpaid. If this happens, Norwich City Council will claim it back from you.

Important – there are changes being made to housing benefit and also how you will receive help with housing costs in the future (information and advice is available about this on our website at **www.norwich.gov.uk**).

April 2013 – ‘Social housing size restriction’ (commonly known as the bedroom tax). Housing benefit will be assessed based on your income, household composition and also the size of the property you/your family occupy. If you are assessed as having more bedrooms than you/your family needs, your housing benefit will be reduced – 14 per cent for one bedroom, 25 per cent for two or more bedrooms.

April 2013 – Council tax reduction scheme. This is a replacement for the council tax. Each local authority now has the responsibility to set their own council tax charges. For up to date information about the amounts charged, please visit the council tax pages at **www.norwich.gov.uk** or telephone **0344 980 3333**.

Summer 2013 – the benefit cap. This will limit the amount of income a household can receive from out of work benefits (this will include housing benefit too), by capping it to:

- £350 per week for single claimants
- £500 per week for single parents and couples with or without children.

Please note that if a member of the household is claiming disability living allowance or personal independence payments, they will be excluded from the ‘cap’.

From October 2013 – Universal Credit.

This will combine all benefits into one monthly payment. This will include:

- DWP paid benefits
- Housing costs (formerly housing benefit)
- Tax credits
- Child benefit

From this single, monthly payment you will need to pay all your expenses, including rent.

If you are already claiming housing benefit, but are struggling to make ends meet, you could be entitled to **Discretionary Housing Payments**. This is a short term award, aimed at providing assistance whilst you address any issues/take advice etc. To apply for these payments, a form can be downloaded from **www.norwich.gov.uk** or to speak to an adviser, please telephone **0344 980 3333** or visit City Hall.

If in doubt, make a claim. To collect a housing benefit claim form, please visit City Hall or any neighbourhood office, call 0344 980 3333 to request a form to be posted to you or go to www.norwich.gov.uk and download a form.

Minimum wage

The minimum wage is set on 1 October each year. Currently, the minimum hourly rates are:

- £3.72 per hour for under 18s
- £5.03 per hour for 18 to 21s
- £6.31 per hour for over 21s

Important – if you are in a job where tips can be paid, the tips cannot be counted as part of the hourly rate.

Tax credits

Are you receiving tax credits? Did you know if you are working you may still be able to claim working tax credit? If you are responsible for a child or children, you may be entitled to claim child tax credit.

To check, either visit www.hmrc.gov.uk or telephone **0845 300 3900**.

Boost your confidence

To boost your confidence and skills, you may want to consider training to gain new qualifications, or to simply enhance skills you already have.

By doing this, it could help towards gaining employment, receive a promotion, a change of career or just even give you more confidence to deal with day to day affairs.

Adult education courses can be found by visiting www.norfolk.gov.uk, or telephone 0344 800 8020, as well as keeping an eye in the local press/media.

If you have experienced periods of homelessness and need some support to regain independence and gain employment and accommodation; the LEAP project can help.

For more details visit www.norwichleap.co.uk or telephone **01603 627841**.



Could switching your energy supplier save you money?

Visit: <http://www.which.co.uk/switch/> to find out.

Once you have worked through our budget sheets, looked at savings and also checked whether you are receiving all the benefits you are entitled to, another way of reducing costs is to check your spending on household bills and travelling costs.

Council tax

This is a charge we are all liable for, whether you receive council tax reduction or not. There are various discounts and exemptions available, depending on your circumstances; eg if you are a single adult occupier, you are entitled to a 25 per cent reduction on your bill. Make sure that you are claiming what you are entitled to. If in doubt, visit the council's council tax pages at www.norwich.gov.uk or telephone **0344 980 3333**.

Water bills

If you are a single person or possibly even a small family, and you don't use a lot of water, you could benefit from having a water meter fitted. To get an idea of what a metered charge could be, visit www.anglianwater.co.uk or telephone them on 0845 850 5852. They will be able to go through a quick checklist, and then give you an estimate of what your charge could be.

If you have a meter fitted, but are unhappy with it, you have 24 months to 'switch back' to your original water rates charge.

If you live in a property where a water meter cannot be fitted, you will be offered an equivalent charge called an assessed measured charge.

Fuel bills

We all pay to use gas, electricity and oil to run our homes. As there are a variety of different providers that supply fuels, we have the opportunity to shop around for the best deals.

There are a number of comparison websites available to help you look for the best deals. A good place to start (for gas and electricity) is www.which.co.uk/switch.

Also, 'switch and save' schemes are often run by local authorities and other organisations. These can also help you save money on your bills through collective bargaining (the more people signed up to it, the better the deal that can be negotiated).

If you have a prepayment meter, you still have the option to switch supplier, as long as you do not have arrears exceeding £500.

Important – if you spend over 10 per cent of your income to heat your home to a satisfactory level (usually 21 degrees for the living room and 18 degrees for other rooms) you are deemed to be in fuel poverty. This could mean that you are eligible for special price plans from your fuel provider. If you do fall into this category, contact them straight away to see how they can help.



Take small steps to become more efficient and save you money.

There are a number of simple things we can all do that can save a little here and a little there. Although small steps, these can add up to make a noticeable difference.

Tips to cutting your costs

- Turn off unused appliances and lights – a PC and monitor left on for 24 hours per day could cost you **£219 per year** (if left on every day)
- Don't leave appliances on 'stand by' – a TV uses at least 10 per cent of its running power while on standby, this could save **£10 per year** per TV (if left on standby for 18 hours every day for a year)
- Use energy efficient light bulbs – running a 100w equivalent energy efficiency bulb could save you **£13 per year** per bulb (compared to a standard bulb and it is being used for three hours every day over a year)
- Utilise 'economy 7' type services where applicable – if you run appliances/equipment at night, you could make savings – for example, you could save **£26 per year** by running your washing machine on an Economy 7 tariff (if used once per day, every day for a year)
- Only heat rooms that are being used
- Only boil enough water for your needs (eg don't fill the kettle for one cup of tea) – this could halve your costs
- Don't leave taps running unnecessarily – remember, if you are on a water meter, you will be charged for all water used.

Are you covered?

Ensure you have household contents insurance. You may wonder if you can afford this but ask yourself – could you replace your possessions if you lost them to accident or theft?

Norwich City Council has joined forces with Allianz to offer a policy exclusively for council tenants. Telephone **0344 980 3333** for details and prices.

Can you Go 4less?

Leisure

We all know that the cost of going out is increasing.

If you are on a low income or are over 65 years old, or a full time student over 16 years old, you may be eligible for Norwich City Council's Go 4less scheme. This offers card holders up to 50 per cent off council facilities as well as other leisure attractions. For more information or to apply, telephone **0344 980 3333** or visit **www.norwich.gov.uk**.

Transport and travel

If you are a Norfolk resident born on or before 5 April 1950, or have a qualifying disability you are entitled to a free bus pass. If you were born after 5 April 1950 you will become eligible on the same date as a woman with the same birthday. This can be checked at **www.GOV.uk**.

To apply for a bus pass, please telephone Norfolk County Council on **0344 800 8020**; or **visit www.norfolk.gov.uk**.



Some of the larger supermarkets offer a free bus service to and from their store. It could be worth checking with your local supermarket to see if they run this type of service.

Is it more cost effective to buy a weekly or monthly bus ticket? If you use the buses regularly, either check with the service provider or ask the bus driver.

If you are a car user, shop round for better fuel deals at **www.petrolprices.com**.

Reducing costs

- Norwich City Council – 0344 980 3333
 - www.norwich.gov.uk
- Citizens Advice Bureau – 0844 1111 4444
 - www.norfolkcab.org.uk
- **Debt and money advice**
 - moneyadvisers@norwich.gov.uk
– 0344 980 3333
 - housingincome@norwich.gov.uk
– 0344 980 3333
 - www.moneyadvice.service.org.uk
– 0300 500 5000
 - www.adviceguide.org.uk
 - www.nationaldebtline.co.uk
– 0808 808 4000
 - www.stepchange.org (Consumer Credit Counselling Service)
– 0800 138 1111
- **Bank accounts, savings, loans and grants**
 - www.moneyadvice.service.org.uk
– 0300 500 5000
 - www.moneysavingexpert.com
 - www.abcul.org.uk (Association of British Credit Unions)
 - www.turn2us.org.uk
– 0808 802 2000
 - www.wncu.net (West Norwich Credit Union)
– 01603 501301
 - www.norfolkcu.co.uk (Norfolk Credit Union)
– 01508 533842
 - 07504 433758 (Ketts Credit Union)
 - www.norwichcreditunion.org.uk (Norwich Credit Union)
– 01603 764904
- **Maximise your income**
 - www.GOV.uk
 - www.dwp.gov.uk
 - www.hmrc.gov.uk
– 0845 300 0627
 - www.jobcentreplus.gov.uk
– 0800 055 6688
 - www.norfolk.gov.uk
– 0300 800 8020
 - www.learndirect.co.uk
– 0800 101 901
- **Reduce household costs**
 - www.energyhelpline.com
– 0800 078 0745
 - www.anglianwater.co.uk
– 08456 919155
 - www.petrolprices.com
 - www.firstgroup.com (main bus operator costs)
– 08456 020 121
 - www.myvouchercode.co.uk
 - www.supermarketspecialoffers.co.uk
 - www.tickred.com (Norwich area discount codes)
 - www.consumerfocus.org.uk (for a list of accredited price comparison sites)

If you would like this information in another language or format such as large print, CD or audio cassette or Braille please contact Norwich City Council.

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