



# Help with living costs

You may be struggling with living costs for a range of reasons. This leaflet tells you what support is available and how to get advice.

You can also find this information on our website [www.norfolk.gov.uk/costofliving](http://www.norfolk.gov.uk/costofliving). If you don't have access to the internet at home, you can go online at any of our Norfolk libraries.



**The website [www.gov.uk/cost-of-living](http://www.gov.uk/cost-of-living) also provides support for:**

- Benefits, tax and work
- Living costs: bills, housing and health
- If you're 60 or over
- If you're disabled or have a health condition
- Childcare and maternity costs
- Managing money, savings and debt
- If you're finding things difficult



# Help and support with living costs

## Norfolk Crisis Support Fund

If you're going through a sudden crisis or facing extra pressure because of an emergency, the Client Hardship Service might be able to help with a quick payment. This could be:

- Supermarket vouchers (for essentials like food)
- Gas or electricity vouchers (for prepayment meters only)

This support isn't guaranteed – it depends on your situation and whether there's still money available in the fund.

## Who can apply?

- You must live in Norfolk
- You must be aged 16 years or over
- You must be claiming means tested benefits eg Universal Credit, Employment Support Allowance, Pension Credit or Tax Credits.
- You must be working on a low income OR be able to demonstrate you are in financial hardship.

Apply for the fund at [www.norfolk.gov.uk/ncsf](http://www.norfolk.gov.uk/ncsf) or call **0344 800 8020**.

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**Citizens Advice** provide information about benefits, how to deal with debt, what you are entitled to and who to speak to if you are at risk of losing your home. Visit: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or call 0800 144 8849 and select option 1. Face to face and email advice is also available, find out more at [www.ncab.org.uk/get-advice](http://www.ncab.org.uk/get-advice) (Norfolk) [www.cadat.org.uk](http://www.cadat.org.uk) (Diss, Thetford and district).

**Fuel** Do you use oil to heat your home? Community Action Norfolk's community oil buying scheme can help get the best price and offer payment options to spread the cost. Visit: [www.communityactionnorfolk.org.uk](http://www.communityactionnorfolk.org.uk) call **01362 698216** or email [office@communityactionnorfolk.org.uk](mailto:office@communityactionnorfolk.org.uk)

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**Ofcom** provides advice on what to do if you are struggling to pay bills or need debt advice. Call **0300 123 3333** or visit: [www.ofcom.org.uk](http://www.ofcom.org.uk)

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**Age UK** offers free, confidential advice for anyone over 50 years of age. Call **0800 678 1602** or visit: [www.ageuk.org.uk](http://www.ageuk.org.uk)

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**Ask Bill** offers free and impartial advice about money and bills. Visit: [www.askbill.org.uk](http://www.askbill.org.uk)

**Your local council** will be able to check that you are claiming all the benefits that you are entitled to. They can also help with general signposting to other services that you may be able to benefit from. Contact your local council or visit their website for more information.

Find your local council at [www.norfolk.gov.uk/contactlocalcouncil](http://www.norfolk.gov.uk/contactlocalcouncil)

To find out how to keep your home warm and save energy, visit: [www.norfolkwarmhomes.org.uk](http://www.norfolkwarmhomes.org.uk) or call **01603 430103** for help and advice. For information on finding ways to save energy in your home visit: [www.gov.uk/improve-energy-efficiency](http://www.gov.uk/improve-energy-efficiency)

**Better Together Norfolk** offers advice on reducing energy bills. Call **0300 303 3920** or visit: [www.bettertogethernorfolk.org.uk](http://www.bettertogethernorfolk.org.uk)

# Struggling to afford food

**Short-term / emergency food help** Foodbanks can provide short-term help if you are struggling to afford to buy food. To find a foodbank near to you, search for foodbanks or supermarkets at [communitydirectory.norfolk.gov.uk](http://communitydirectory.norfolk.gov.uk) or call Trussell Trust on **01722 580180**.

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**Low cost / affordable food** Norfolk Community Foundation's Nourishing Norfolk food hubs provide a range of food support. This includes:

- Food pantries – these tend to be members only and often charge small amounts for their food.
  - Community supermarkets – these have a membership system that allows customers to buy food at heavily discounted prices.
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**Food hubs** There are now 26 food hubs across Norfolk. For more details on the food hubs visit: [www.norfolkfoundation.com/food](http://www.norfolkfoundation.com/food)

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**Too Good to Go** app [www.toogoodtogo.com](http://www.toogoodtogo.com) helps you to reserve bags of food at low prices from local shops and restaurants and offers a surprise mix of products that are close to sell-by dates.

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**Free food** Anyone can just turn up and use a community fridge, although there is no guarantee what food will be available. [www.norfolkrecycles.com/communityaction/communityfridges](http://www.norfolkrecycles.com/communityaction/communityfridges)

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**Olio app** [www.olioapp.com](http://www.olioapp.com) connects neighbours with each other and with local businesses and people offering to share surplus food.

# Support with money management and budgeting

**Norfolk Client Hardship Service (CHS)** offers support with debt and budgeting advice for people struggling with day-to-day finances, as well as holistic support for underlying issues such as gambling. They can help manage utility bills using cost comparisons and switching and can help people connect to debt agencies and support any initial appointments. They can also offer hardship support for essential items and assist with Disability Related Expenses claims, as well as provide practical help with employment through skills development advice. The fastest way to apply is online [www.norfolk.gov.uk/chs](http://www.norfolk.gov.uk/chs) If you do not have internet access call **0344 800 8020**.

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**MoneyHelper** offers free and impartial advice. The website has various tools and calculators you can use to keep track of your finances. Visit: [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

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**Money Saving Expert (MSE)** offers help and advice on a whole range of subjects, including signposts to advice agencies. Visit: [www.moneysavingexpert.com](http://www.moneysavingexpert.com)

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**Stepchange** provides free debt advice online and support for as long as you need it. Call **0800 138 1111** or visit: [www.stepchange.org](http://www.stepchange.org)

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**Breathing Space** is a government scheme to give someone in problem debt the right to legal protection from their creditors. Call **0330 0163 563** or visit: [www.breathing-space.uk](http://www.breathing-space.uk)

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**Money Advice Trust** is a national charity, helping people across the UK to tackle their debts and manage their money with confidence. Call **020 7489 7796** or visit: [www.moneyadvice Trust.org](http://www.moneyadvice Trust.org)

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**Turn2Us** is a national charity providing practical help to people who are struggling financially, by helping people access benefits, charitable grants, and other support. Visit: [www.turn2us.org.uk](http://www.turn2us.org.uk)

# Support for families

**Cost of living vouchers** If you are eligible for free school meals, you are entitled to receive a monthly 'cost of living' voucher. The vouchers will be £15 per month per child. Additional payments of £15 will be made in April for Easter, in July and August for the school summer holidays, and in December for Christmas. Vouchers are available until March 2026. The vouchers are provided by Edenred and can be used in a number of supermarkets for food and groceries. If you are not receiving these vouchers and believe that you should be, please contact your child's school or visit: [www.norfolk.gov.uk/freeschoolmeals](http://www.norfolk.gov.uk/freeschoolmeals)

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## **School uniform support fund**

If you are struggling to pay for school uniform, this fund offers Edenred vouchers to spend on uniform at a supermarket. If you are eligible, we will provide a voucher valid for up to two children, to contribute to the cost of school uniform. Apply for the fund at [www.norfolk.gov.uk/uniform](http://www.norfolk.gov.uk/uniform) or call **0344 800 8020**.

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**Big Norfolk Holiday Fun** If you are eligible for means tested free school meals then free spaces on this scheme are available. The scheme provides holiday activities for children and young people aged 5–16 in Norfolk and includes helping your child to be more active, eat well and have fun. You can find out more at [www.norfolk.gov.uk/bignorfolkholidayfun](http://www.norfolk.gov.uk/bignorfolkholidayfun)

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## **Just One Norfolk and Just One Number**

Just One Number **0300 300 0123** or text **07520 631590** can answer any questions or concerns about your child's health, wellbeing or development. The team is able to support you over the telephone, video call or text, and work with you to understand how best to support you and your family. You can also visit: [www.justonenorfolk.nhs.uk](http://www.justonenorfolk.nhs.uk)

**Family hubs** We are joining up services and support for families in Norfolk through what is called the Norfolk family hubs approach. It means there's support from the moment you know you're pregnant, right through to your child's 19th birthday (25 if they have special educational needs or disabilities). This includes help with any worries you may have as a parent / carer, such as your finances or mental health, which may be impacting on your children.

It means, as a family, you can get more of the support and advice that you need within your local area, through the community groups and places that you already go, such as community supermarkets or your local library. You can ask for help wherever you see the family hubs logo.

Families can also go online to access the information, advice and guidance they need, when they need it 24/7, either through the council's website or via Just One Norfolk:

[www.norfolk.gov.uk/familyhubs](http://www.norfolk.gov.uk/familyhubs) and  
[www.justonenorfolk.nhs.uk/family-hubs](http://www.justonenorfolk.nhs.uk/family-hubs)

You can also drop into one of our family hub sites, without an appointment, to speak to someone in person, in a venue that is already being used by families to access support:

**Great Yarmouth Early Childhood and Family Service base**

Shrublands, Magdalen Way, Gorleston, Great Yarmouth, Norfolk, NR31 7BP

**King's Lynn Saint Augustine's Healthy Living Centre**

Columbia Way, King's Lynn PE30 2LB

**Norwich Early Childhood and Family Service base Catton Grove, Fiddlewood and Milecross**

Hunter Road, Norwich NR3 3PY

### **Thetford Early Childhood and Family Service base**

Kingsway, Thetford, Norfolk IP24 3DY

### **Hellesdon Family Hub at Hellesdon Community Centre**

Find us between the Library and Community Centre, Middletons Lane, Norwich NR6 5SR

### **North Walsham Early Childhood and Family Service Base**

Manor Road, North Walsham, Norfolk. NR28 9HG

### **Long Stratton Early Childhood and Family Service Base**

6 Manor Road, Long Stratton, Norfolk, NR15 2XR

### **Paying for Childcare**

Get information and guidance on how to access help with childcare costs. Visit: [www.norfolk.gov.uk/payingforchildcare](http://www.norfolk.gov.uk/payingforchildcare)

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### **Norfolk Community Directory**

Norfolk Community Directory contains many free and low cost activities, services and groups to help all Norfolk residents live healthy, active and fulfilling lives.

Visit: [communitydirectory.norfolk.gov.uk](http://communitydirectory.norfolk.gov.uk)

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**Healthy Start** is a national scheme to improve health. You could qualify if you're on low income or benefits and are at least 10 weeks pregnant or have a child under the age of four. You also qualify if you're under 18 years old and pregnant.

Your midwife, health visitor or other health professional can support you to sign up. You will be sent a pre-paid card for cow's milk, fresh/frozen fruit and vegetables and first infant formula milk. These can be used in local shops or supermarkets. You will also receive vouchers to exchange in pharmacies for:

- Women's vitamins (contain Vitamin C, D and Folic Acid) - available from week 10 of pregnancy up to baby's first birthday.

- Children's Vitamins (contain Vitamin A, C and D) – from ages 6 months to 4 years.
- For families who are not eligible for the scheme, all Norfolk Lloyds Pharmacies sell Healthy Start vitamins at a cheaper price than branded vitamins.

You can contact the **Healthy Start Helpline** on **0345 607 6823**

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**Libraries** are free, welcoming spaces in your community. To find your nearest library and for a list of events and activities visit: [www.norfolk.gov.uk/libraries](http://www.norfolk.gov.uk/libraries). Norfolk Libraries offer a wide range of services including:

- Access to books and other resources
- Events and activities: Libraries across the county host a variety of events and activities for all ages, including workshops, storytime sessions, book clubs, and more.
- Home Library Service: The library service offers a Home Library Service for individuals who are unable to visit the library due to age, disability, or other factors. This service provides access to books and other resources, delivered directly to the individual's home.
- Support for job seekers: The library service offers support for job seekers, including access to job clubs, resources, and advice on finding employment.
- Digital support: Your local library provides free internet access, computers, access to online help, colour printing and scanning facilities as well as offering one to one digital support. The service can answer your IT queries, help you get online, set up an email account, search for jobs and more. You can also borrow laptops from our libraries to enable you to get online at home.
- Volunteering opportunities: Libraries offer a range of volunteering opportunities, including supporting Stay and Play groups, Job Clubs, and Bereavement Cafés.

- Business support: Free advice and guidance for entrepreneurs and small businesses, including events and access to resources through the Business & IP Centre Norfolk.
- Regular Just a Cuppa sessions, where you can meet and chat with other people, while enjoying a hot drink. Find your local Just a Cuppa and other activities at [www.norfolk.gov.uk/libraryonline](http://www.norfolk.gov.uk/libraryonline)
- **Winter warm and well** – libraries offer a warm space during the winter months where hot drinks and activities are available.
- **Tricky Period To Go** – free bags of sanitary products available to grab and go, see [www.norfolk.gov.uk/trickyperiod](http://www.norfolk.gov.uk/trickyperiod)
- Library staff and volunteers can provide visitors with trusted information about other support available.
- Free public Wi-Fi access.

**Norfolk Museums Service** will be offering free entry to some museums as warm spaces over the winter period providing hot drinks and snacks, with activities for those wanting to take part. Goody bags containing winter essentials (typically hot water bottles, thermal socks and thermal blankets) will also be available to take away. Visit: [www.museums.norfolk.gov.uk](http://www.museums.norfolk.gov.uk)

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**Warm Welcome Campaign** Warm Welcome Spaces are opening their doors to local communities, offering everyone a free, warm, welcoming and friendly space. Why not explore your local Warm Welcome Space? It's a great place to connect with your community and to make new friends. Visit: [www.warmwelcome.uk](http://www.warmwelcome.uk)

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**Scams** Scammers find ways to trick people out of their money when they are most vulnerable. The cost-of-living situation has seen more scams emerging, so it is important we are vigilant for ourselves and those close to us. Visit: [www.norfolk.gov.uk/scams](http://www.norfolk.gov.uk/scams)

# Improve skills

**Adult Learning**, one of the largest adult education training providers in Norfolk, offers a diverse range of free, fully funded and subsidised courses. Working closely with libraries, family hubs and voluntary groups, Adult Learning brings courses for work, for skills and for fun to adults and families in Norfolk – visit: [www.norfolk.gov.uk/adultlearning](http://www.norfolk.gov.uk/adultlearning) or call **0344 800 8020** (option 5).

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## Credit unions

**Credit unions** offer ethical loans and saving schemes that are at affordable rates. For more information visit: [www.findyourcreditunion.co.uk](http://www.findyourcreditunion.co.uk)

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In Norfolk there are three credit unions:

**Eastern Savings and Loans** is open to any individual who lives, works, studies or volunteers in Norfolk, Suffolk, and Cambridgeshire [www.eslco.co.uk](http://www.eslco.co.uk)

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**Norfolk First Credit Union** is available to anyone who lives or works in the Norfolk postcode areas [www.norfolkfirstcu.com](http://www.norfolkfirstcu.com)

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**Norwich Credit Union** is available to anyone who lives or works in the Norfolk area [www.norwichcreditunion.org.uk](http://www.norwichcreditunion.org.uk)

# Support for mental health

**Looking after yourself and others** When facing financial hardship, it can impact on our mental health, so it is important to reach out for support. We have lots of information on services and organisations that can help at [www.norfolk.gov.uk/costofliving](http://www.norfolk.gov.uk/costofliving) and click on Support for mental health.



If you need this document in large print, in audio, Braille, in an alternative format or in another language, please contact customer services on **0344 800 8020** or, for Text Relay, call **18001 0344 800 8020** (text phone) and we will do our best to help you.

