

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. 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 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
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Help and support with living costs

Citizens Advice

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 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 (Norfolk) 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 call 01362 698216 or email office@communityactionnorfolk.org.uk

Ofcom

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

Age UK

Age UK offers free, confidential advice for anyone over 50 years of age. Call 0800 678 1602 or visit www.ageuk.org.uk

Ask Bill

Ask Bill offers free and impartial advice about money and bills. Visit www.askbill.org.uk

Your local council

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:

Breckland District Council

Call 01362 656870 or visit www.breckland.gov.uk/community/cost-of-living

Broadland and South Norfolk District Council

Call 01603 430431 for Broadland or 01508 533933 for South Norfolk or visit www.southnorfolkandbroadland.gov.uk/help-hub

Great Yarmouth Borough Council

Call 0808 1962238 or visit www.great-yarmouth.gov.uk and select 'View all Residents sections'

King's Lynn and West Norfolk Borough Council

Call 01553 616200 or visit www.west-norfolk.gov.uk/costofliving

North Norfolk District Council

Call 01263 516221 or visit www.north-norfolk.gov.uk/cost-of-living

Norwich City Council

Call 0344 980 3333 or visit www.norwich.gov.uk/costofliving

To find out how to keep your home warm and save energy, visit 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

Better Together Norfolk

Offers advice on advice on reducing energy bills. Call 0300 303 3920 or visit 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 or call Trussell Trust on 01722 580180.

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.

Food hubs

There are now 26 food hubs across Norfolk. For more details on the food hubs visit www.norfolkfoundation.com/food

Too Good to Go app

This app (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.

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

Olio app

This app (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 at www.norfolk.gov.uk/chs. If you do not have internet access call 0344 800 8020

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

Money Saving Expert (MSE)

Offers help and advice on a whole range of subjects, including signposts to advice agencies.
Visit www.moneysavingexpert.com

Stepchange

Provides free debt advice online and support for as long as you need it.
Call 0800 138 1111 or visit www.stepchange.org

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

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.org

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

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 with an additional payment of £30 per child in December 2024. Vouchers are available until March 2025. 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/foodsupport

Big Norfolk Holiday Fun

If you are eligible for means tested free school meals then free spaces on this scheme are available during 2024 over the Christmas holidays. 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

Your Norfolk Advice Network

Is a free, independent information and advice service, providing easy and quick access to the services you need. The service is open to all adults in Norfolk, including family members, carers, and professionals seeking information and advice. Call 0333 996 8333 or email helpline@ncan.co.uk

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

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
- 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

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

Healthy Start

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

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. 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 by searching our What's on pages
- Winter warm grab and go - free bags containing hot water bottles and blankets
- Tricky Period To Go - free bags of sanitary products available to grab and go
- Library staff and volunteers can provide visitors with trusted information about other support available
- Free public Wi-Fi access.

Museums

Norwich Castle Museum and Gallery, Museum of Norwich, Time and Tide, Lynn Museum and Ancient House will be open from 10.30-12.30 and 13.30-15.30 for Warm Wednesdays. They will be offering free entry to the museums, 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.

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

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

Improve skills

Adult Learning

Is one of the largest adult education training providers in Norfolk and 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

Multiply

Is a programme to help adults improve their skills with free courses. You will be able to take part if:

- You are over 19
- You do not have a maths GCSE at grade C (or equivalent)
- You live in Norfolk.

Good maths skills can help you find more job opportunities and lead to higher wages, or they can help you in everyday life, such as following recipes and budgeting. This programme will not be in a formal classroom as sessions can be run as 1-2-1 or in small community groups such as in the community hot spots. To find out more visit www.norfolk.gov.uk/multiply or send an email to multiply@norfolk.gov.uk

Skills for employment

If you are looking for work, returning to work or thinking of a career change, our job and business skills courses are a great place to start. Learn how to recognise your strengths, skills, and qualities. To find out more call 0344 800 8020 (option 5), or email adultlearning@norfolk.gov.uk

Credit unions

Credit unions offer ethical loans and saving schemes that are at affordable rates. For more information visit www.findyourcreditunion.co.uk.

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

Norfolk First Credit Union

Is available to anyone who lives or works in the Norfolk postcode areas www.norfolkfirstcu.com

Norwich Credit Union

Is available to anyone who lives or works in the Norfolk area www.norwichcreditunion.org.uk

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 and click on Support for mental health.

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If you need this document in large print, in audio, in 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.