



# 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.

There is also a cost of living hub provided by the government which contains useful information. This can be found at [www.gov.uk/cost-of-living](http://www.gov.uk/cost-of-living).



Winter 2023/24

# Help and support with living costs

**Client Hardship Service (CHS)** (formerly known as Norfolk Assistance Scheme) can help you get support and financial assistance for food, energy, water, and other household essentials including white goods. You can apply yourself or a support organisation, such as Age UK Norfolk or Citizens Advice can apply on your behalf. The fastest way is to apply 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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**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 8848**. 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).

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**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 if you are over state pension 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 web site for more information:

**Breckland District Council** – Call **01362 656870** or visit [www.breckland.gov.uk/community/cost-of-living](http://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](http://www.southnorfolkandbroadland.gov.uk/help-hub)

**Great Yarmouth Borough Council** – Call **0808 1962238** or visit [www.great-yarmouth.gov.uk](http://www.great-yarmouth.gov.uk) and select ‘View all Residents sections’

**King’s Lynn and West Norfolk Borough Council** – Call **01553 616200** or [www.west-norfolk.gov.uk/costofliving](http://www.west-norfolk.gov.uk/costofliving)

**North Norfolk District Council** – Call **01263 516221** or visit [www.north-norfolk.gov.uk/cost-of-living](http://www.north-norfolk.gov.uk/cost-of-living)

**Norwich City Council** – Call **0344 980 3333** or visit [www.norwich.gov.uk/costofliving](http://www.norwich.gov.uk/costofliving)

## 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 food banks or supermarkets at <https://communitydirectory.norfolk.gov.uk> or call Trussell Trust Tel: **01722 580180**.

**The Client Hardship Service** (formerly known as Norfolk Assistance Scheme (NAS)) can also help to get you support and financial assistance for food. [www.norfolk.gov.uk/chs](http://www.norfolk.gov.uk/chs)

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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.

There are now 22 food hubs across Norfolk. For more details on the food hubs visit [www.norfolkfoundation.com/food](http://www.norfolkfoundation.com/food)

The 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, there is no guarantee what food will be available. [www.norfolkrecycles.com/communityaction/communityfridges](http://www.norfolkrecycles.com/communityaction/communityfridges)

The Olio App [olioapp.com](http://olioapp.com) connects neighbours with each other and with local businesses and people offer to share surplus food.

## Support with money management and budgeting

**Money Helper** offers free and impartial money and pensions guidance. 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) or call **0800 138 7777** for money advice or **0800 011 3797** for pensions advice.

**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**.

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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)

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## Support for families

**Cost of living vouchers** If you are eligible for free school meals you will now 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 the summer and in December. 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](http://www.norfolk.gov.uk/foodsupport)**

**Big Norfolk Holiday Fun** If you are eligible for free school meals then free spaces to 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. For more information visit [www.norfolk.gov.uk/bignorfolkholidayfun](http://www.norfolk.gov.uk/bignorfolkholidayfun)

**Anglian Water** provides an Extra Care Service for people who need help paying their water bills. By going through their Extra Care Assessment, they will make sure that you are on the best tariff, look at ways of helping you get back on track if you have fallen behind and will also be able to identify additional support you may benefit from. Call **0800 169 3630** or visit [www.anglianwater.co.uk](http://www.anglianwater.co.uk)

**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](mailto:helpline@ncan.co.uk)

**Libraries** Free grab-and go bags of sanitary products and toiletries are available at all of our libraries. Libraries will also be providing free winter bags which will include hot water bottles, blankets and draught excluders. Libraries also run 'Just a Cuppa' sessions, where you can meet and chat with other people, while enjoying a hot drink and hot drinks stations will be provided where you can help yourself to a hot drink.

Over winter, slow cooker courses will be running in four of our libraries – Attleborough, Thetford, Tuckswood, and Great Yarmouth. These courses are free and run for two hours a week for four weeks. At the end of the course, you will receive a FREE slow cooker, set of utensils and a cookbook.

**To find your nearest library visit** [www.norfolk.gov.uk/libraries](http://www.norfolk.gov.uk/libraries)

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)

**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 [www.norfolk.gov.uk/scams](http://www.norfolk.gov.uk/scams)

**Improve Skills** Multiply is a new 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 everyday 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](http://www.norfolk.gov.uk/multiply) or send an email to [multiply@norfolk.gov.uk](mailto: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](mailto: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](http://www.findyourcreditunion.co.uk). In Norfolk there are three credit unions:

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

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

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



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