



# 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.

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## Help and support with living costs

**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/nas](http://www.norfolk.gov.uk/nas). 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** and select option 1.

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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. There is also information on their website under Phones and Internet detailing social tariffs for cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. For more information 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)

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**Your local council** will be able to check that you are claiming all of the benefits that you are entitled to. They can also help with emergency funding if you are in crisis and 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-1](http://www.southnorfolkandbroadland.gov.uk/help-hub-1)

**Great Yarmouth Borough Council** – Call **0808 196 2236** or visit [www.great-yarmouth.gov.uk](http://www.great-yarmouth.gov.uk) and select 'Support for residents'

**King's Lynn and West Norfolk Borough Council**

– Call **01553 616200** or visit **[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)**

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## Struggling to afford food

Norfolk Community Foundation's Nourishing Norfolk food hubs provide a range of food support. This includes:

- Community fridges and larders - these are usually open to anyone in the community and food can be taken for free.
- Food pantries- these tend to be members only and often charge small amounts for their food. They offer a greater choice of products than a community fridge.
- Community supermarkets- these have a membership system that allows customers to buy food at heavily discounted prices

For more details on the food hubs visit

**[www.norfolkfoundation.com/nourishing-norfolk-network](http://www.norfolkfoundation.com/nourishing-norfolk-network)**

Foodbanks can provide short-term help if you are struggling to afford and 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**

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**Food apps** – there are low-cost food packages available in your local area through an app – Too Good To Go or Olio. These apps enable you to reserve bags of food at much reduced prices at local stores close to you. These will typically be a mix of products that are close to sell by dates.

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## Support with money management and budgeting

**Money Advice Service** 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)**

**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 1381111** 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 74897796** or visit **[www.moneyadvicetrust.org](http://www.moneyadvicetrust.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 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 December. This scheme is currently running until April 2023. The vouchers are provided by Edenred and can be used in all supermarkets for essentials including clothing. 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)

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**Anglian Water** provides an Extra Care Support Service for people who need help paying their water bills including advice, payment breaks, flexible payment plans and discounts. Call **0800 169 3630** or visit [www.anglianwater.co.uk](http://www.anglianwater.co.uk)

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**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)

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## Keeping warm and well

All of our warm and well information can also be found online by visiting [www.winterwellnorfolk.waveney.co.uk](http://www.winterwellnorfolk.waveney.co.uk)

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**Libraries** - There are lots of warm and welcoming places for you to go this winter. Hot drinks will be available during staffed hours and there will be some fun activities and creative things to do and learn or you can just sit back and relax and enjoy some company.

Our libraries are offering warm spaces along with free warm and well bags containing a scarf, hat, gloves, blanket, socks, and a hot water bottle and also toiletries and sanitary products to go – just pick them up from the library. To find your nearest library visit [www.norfolk.gov.uk/libraries](http://www.norfolk.gov.uk/libraries)

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**Community hot spots** – Local community groups are busy setting up community hot spots across Norfolk. Hot spots are available to give a warm welcome to the whole community and will be a place for you to connect with others in your local community. Similar to support in libraries, there will be lots of things going on for you to participate in or just a warm place for you to spend some time. To find a warm space in your community head to [www.warmwelcome.uk](http://www.warmwelcome.uk)

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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)

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

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**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)

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**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)

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### **Credit Unions**

Credit Unions offer ethical loans and saving schemes that are at affordable rates. In Norfolk there are two credit unions:

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

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

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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/wintersupport](http://www.norfolk.gov.uk/wintersupport) and click on Support for mental health. There is also further information at [www.winterwellnorfolkwaveney.co.uk](http://www.winterwellnorfolkwaveney.co.uk)



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.