



# 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.

# Crisis and Resilience Service

This new service is run by Norfolk County Council and can help you with the cost of living. This can include financial help and practical advice.

## We can:

- Provide crisis payments and essential household items if you are facing financial trouble, such as a loss of income or an unexpected bill.
- Help with the rising costs of heating oil through the Norfolk Heating Oil Crisis Fund.
- Give you the tools you need for better budgeting – reducing your bills and advice on saving money.
- Connect you to organisations that can make your debt more manageable. We can even support you during your first few appointments or get in contact with them for you.
- Support you to get back into work by learning new skills.
- Help you with Disability Related Expenses claims.

To get help, you must be 16 years old or over, live in Norfolk, be able to show that you are in financial trouble, receiving benefits or on a low income with minimal extra money.

You can apply by going online to [www.norfolk.gov.uk/crs](http://www.norfolk.gov.uk/crs) or by calling **0344 800 8020**.

# Independent advice

## Citizens Advice

Can offer independent and expert advice across a range of areas including money and debt, benefits, housing, energy and your work.

Visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
or call **0800 144 8849** and select **option 1**.

## Stepchange

Provides free debt advice online and offers support for as long as you need it.

Call **0800 138 1111** or visit [www.stepchange.org](http://www.stepchange.org)

## Breathing Space

Is a government scheme to give those 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)

## 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)

# Credit unions

Credit unions offer ethical loans and saving schemes that are at affordable rates. 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)

## **Norfolk First Credit Union**

Is available to anyone who lives or works in the Norfolk postcode areas [www.norfolkfirstcu.com](http://www.norfolkfirstcu.com)

## **Norwich Credit Union**

Is available to anyone who lives or works in the Norfolk area [www.norwichcreditunion.org.uk](http://www.norwichcreditunion.org.uk)

For more information visit [www.findyourcreditunion.co.uk](http://www.findyourcreditunion.co.uk)

# Help with heating oil

## Norfolk Heating Oil Crisis Fund

The Norfolk Heating Oil Crisis Fund will offer help to families who are affected by the rise in heating oil prices.

Norfolk County Council can offer grants of around £350 to eligible households. This fund is open to low-income households, typically those with less than £35k coming in each year. The council will also consider savings and any outstanding debts- ensuring the support reaches those who need it most.

Priority will be given to those who are due to run out of oil and are at imminent risk of losing access to heating and hot water.

Residents can apply to the Norfolk Heating Oil Crisis Fund through the council's website at **[www.norfolk.gov.uk/HeatingOil](http://www.norfolk.gov.uk/HeatingOil)** or by calling **0344 800 8020**.

## Community Action Norfolk's community oil buying scheme

You can get help finding the best price and 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)**

# Struggling to afford food

## Foodbanks

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](https://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](https://www.norfolkfoundation.com/food)

# Support for families

## Family hubs

Family Hubs offer support from the moment you know you're pregnant, right through to your child's 19th birthday, or up to 25 if they have special educational needs or disabilities.

This includes help and advice you need within your local area, through the community groups and places that you already go, such as community supermarkets or your local library.



**family  
hubs**

You can ask for help wherever you see the **family hubs logo**.

**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, Magdalen Way, Gorleston, 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, Hunter Road, Norwich NR3 3PY.
- Thetford Early Childhood and Family Service Base, Thetford, Norfolk IP24 3DY.
- Hellesdon Family Hub at Hellesdon Community, Middletons Lane, Norwich NR6 5SR.

- North Walsham Early Childhood and Family Service Base  
Manor Road, North Walsham, NR28 9HG.
- Long Stratton Early Childhood and Family Service Base 6  
Manor Road, Long Stratton, NR15 2XR.

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

## **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)**

# Help with health

## Just One Norfolk

You can call the Just One Number **0300 300 0123** or text **07520 631590** to 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)

## 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.

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

# Norfolk libraries

**Libraries are free, welcoming spaces in your community with 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:** Provides 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.
- **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.
- 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 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.
- Free public Wi-Fi access.

# Your local district, borough or city 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](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 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)**



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.

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



Norfolk County Council



May 2026