

# COST OF LIVING GUIDE



**Q:** My rent is increasing and I'm worried I cannot afford it. Is there any help available for me?

**A:** An application for a Discretionary Housing Payment can be made online at [www.broxbourne.gov.uk/dhp](http://www.broxbourne.gov.uk/dhp), alternatively you can visit the Council offices or request a printable form via email at [benefits@broxbourne.gov.uk](mailto:benefits@broxbourne.gov.uk)

**Q:** I'm struggling to pay for my gas and electricity. I feel like I'm in crisis, is there anyone I can contact?



**A:** Please inform your electricity supplier. Most suppliers offer hardship funding to help people in need. Herts help may be able to provide financial support depending on your current circumstances. You can get in touch on 0300 123 4044 or visit [www.hertshelp.net](http://www.hertshelp.net).

**Q:** I'm in crisis and cannot afford food!



**A:** Subject to an assessment of current circumstances Herts help can offer support. Please contact 0300 123 4044 or visit [www.hertshelp.net](http://www.hertshelp.net).

**Q:** I have accrued rent arrears and my landlord is taking court action to evict me and would like to sell the property. What can I do next?



**A:** Get support at [www.broxbourne.gov.uk/housing](http://www.broxbourne.gov.uk/housing)

**Q:** I'm struggling to pay for food longer term

**A:** Foodbanks can support households if they are unable to afford food. A list of supporting organisations in Hertfordshire can be found at [www.hertfordshire.gov.uk/foodsupport](http://www.hertfordshire.gov.uk/foodsupport)

All state-funded schools offer free lunches to all children in reception, year 1 and year 2, no matter what your income. Older children can get free school meals up to year 11 if you are on a low income. See if you qualify at [www.gov.uk/apply-free-school-meals](http://www.gov.uk/apply-free-school-meals)



**BOROUGH OF  
BROXBOURNE**

[www.broxbourne.gov.uk](http://www.broxbourne.gov.uk)



**Q: I have recently lost my job, what benefits am I entitled to?**



**A:** Check if you are entitled to benefits at [www.broxbourne.gov.uk/benefitscalculator](http://www.broxbourne.gov.uk/benefitscalculator)

**Q: I've heard that I can receive help from a Cost of Living Payment. Where can I find out more information?**

**A:** The Cost of Living Payment is money to help with the rising costs of inflation, it does not need to be paid back if you meet the eligibility criteria. All the information is located at <https://helpforhouseholds.campaign.gov.uk/help-with-your-bills/>



**Please beware of scammers - You will not be asked to apply via text, so do not respond in this event.**

**Q: My benefit has been reduced by something called the benefit cap. What is this?**



**A:** Guidance on the benefit cap and exemptions can be found at [www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap)

If help is required with a shortfall in rent an application for a Discretionary Housing Payment can be made online at [www.broxbourne.gov.uk/dhp](http://www.broxbourne.gov.uk/dhp)

A paper copy can be collected from the Council office or requested via email at [benefits@broxbourne.gov.uk](mailto:benefits@broxbourne.gov.uk)

**Q: Are there any services that can help support me with my debt?**

**A:** Citizens Advice Broxbourne offers face-to-face sessions in locations throughout the Borough. Visit [citizensadvicebroxbourne.org.uk](http://citizensadvicebroxbourne.org.uk) or call 0808 278 7915.

National Debtline provides free and independent debt advice at [www.nationaldebtline.org](http://www.nationaldebtline.org) or via phone at **0808 808 4000**

Stepchange gives free expert debt advice. It's the UK's only full debt support service that gives you complete flexibility. You can complete the process online at [www.stepchange.org](http://www.stepchange.org) or over the phone at **0800 138 1111**, Monday to Friday between 8am and 8pm, and Saturday 8am to 4pm.

For further help and advice visit [www.broxbourne.gov.uk/costofliving](http://www.broxbourne.gov.uk/costofliving)