

Debt Relief, Financial Inclusion and Money Management Services in the Borough of Broxbourne

The effects of COVID-19 have left many with financial concerns. Broxbourne residents can approach many organisations for advice on debt relief, financial inclusion and money management services.

Local organisations can also link into local and county-wide initiatives to help individuals with their mental health, utility bills or into employment.

CHEXS

Services available:

- General advice
- Assistance with debt
- Benefits and budgeting advice
- Assistance with financial literacy, including completing forms
- Assistance with money problems
- Welfare benefit checks
- Issuing Foodbank vouchers when necessary
- Signposting

Contact information:

Website: www.chexs.co.uk
Email: admin@chexs.co.uk
Telephone: 07970 498966

Citizens Advice (CA) Broxbourne

Services available:

General advice

- Help with debt advice
- Benefits and budgeting advice
- Advice with mortgage problems
- Help with financial literacy
- Advice with rent arrears
- Advice on borrowing money
- Help with money problems
- Welfare benefit checks
- Assistance with unclaimed benefits
- Referrals to the Foodbank
- Small hardship grants (coming online soon)

Help To claim (HTC) - Joint initiative between CA and DWP

- Help with applying for Universal Credit
- Universal Credit budgeting advances
- Accessing emergency and charitable help

Crisis Intervention Project

- Intensive and one off support for those in an emergency crisis
- Benefit delay help
- Refusal through domestic violence
- Homelessness
- Debt and financial hardship including benefit and grant checks
- Assisting those needing to claim disability benefits

What the service cannot offer

- Mortgages
- Loans
- Help customers look for employment

Referrals accepted from the following organisations

All referrals accepted

Opening hours:

Monday 9.30am-12.30pm
Tuesday 9.30am-12.30pm
Wednesday 9.30am-12.30pm

Contact information:

Website: www.citizensadvicebroxbourne.org
Email: hello@citizensadvicebroxbourne.org
Telephone: 0300 303 4417

B3Living

Services available:

B3Living fund the CA for their services which include:

- Nine sessions a week
- Free financial help and advice
- Budgeting
- Getting the right benefits
- Advice on how changes to welfare benefit will affect clients
- Managing debt
- Setting up bank accounts, savings and credit unions

The Holdbrook Hub

- Wednesday – Foodbank/ Citizens Advice/Help To Claim advisor
- Support with fuel poverty
- The Volunteer Centre – Communities First are available for face to face drop ins on a Tuesday and Thursday

What the service cannot offer

- Mortgages
- Loans

Referrals accepted from the following organisations

All referrals accepted

Opening hours:

Monday-Friday, 9am-5pm

Contact information:

Website: www.b3living.org.uk
Email: ISManagement@b3living.org.uk
Telephone: 01992 453700

Broxbourne Borough Council's Housing and Financial Inclusion Team

Services available:

Financial assessments

- DHP for those affected by the benefit cap
- DHP To prevent those at risk of homelessness
- To assess the affordability of a property

Income maximisation/Benefit calculations

- Moving in/moving from temporary accommodation
- Starting work

Benefits advice

- Benefit cap
- Universal credit
- Illness and disability benefits
- HB and CTR Debt advice

Debt advice

- Low level debt advice within the scope of the service
- Money advice information
- Signposting
- Foodbank vouchers

What the service cannot offer

- Help customers look for employment
- Business debts
- Mortgages
- Insolvency
- High level debt 10k plus

Referrals accepted from the following organisations

- Homelessness team
- Temporary accommodation team
- Simple Lets team

- Housing associations
- DWP
- Families First
- CAB

Opening hours:

Home working: Monday-Friday, 9am-5pm

Contact information:

Website: www.broxbourne.gov.uk
Email: financial.inclusion@broxbourne.gov.uk
Telephone: 01992 785577

Herts County Council Money Advice Unit

Services available:

The MAU pages of the HCC website can provide the following information:

- Hertfordshire Macmillan Benefits Advice Service
- Benefits and advice for people affected by Coronavirus
- Carers
- Universal Credit
- Disability benefits for adults (PIP and ESA)
- A quick guide to Welfare Benefits
- Attendance allowance
- Benefits for young people
- Extra money for people over state pension age
- Extra money if you foster or adopt
- On-line benefit calculator
- On-line Universal Credit self-help course
- Benefits training

The MAU can also offer a casework service to members of the public who are in certain circumstances and are referred by partner organisations

Referrals accepted from the following organisations

Referrals accepted for casework only from other organisations

Opening hours:

Not open to public

Contact Type:

Printable and downloaded leaflets, phone (professionals only)

Contact information:

Website: www.hertfordshire.gov.uk/money

Email: mauadmin@hertfordshire.gov.uk

Telephone: 0300 123 4040

Rosedale Community Church

Services available:

- Household budgeting course

What the service cannot offer

- Debt advice

Referrals accepted from the following organisations

All referrals accepted

Opening hours:

Daytime and evening courses available.

Contact Type:

Small group with distancing

Contact information:

Website:

www.rosedalechurch.org

Email: admin@rosedalechurch.org

Telephone: 01992 623835

Hertsavers Credit Union

Services available:

- Affordable loans
- Keyworker loans
- Savings

Referrals accepted from the following organisations

Open to all - some services only available to members

Opening hours:

8am to 4pm Monday to Friday (until 12noon on Wednesday)

Contact Type:

Telephone, email, face-to-face in Welwyn Garden City or Hatfield

Contact information:

Website: www.hertsavers.co.uk

Email: office@hertsavers.co.uk

Telephone: 0208 756 3868

National Debt Relief, Financial Inclusion and Money Management Services

National Debtline Charity

Services available:

Advice and help with:

- Debt advice factsheets
- Dealing with bailiff action
- Dealing with creditors
- Bankruptcy
- Court action
- Debt and mental health
- Saving money

Opening hours:

Monday-Friday, 9am-8pm
Saturday, 9.30am-1pm

Contact Type:

Telephone, web chat

Contact information:

Website: www.nationaldebtline.org/EW/Pages/default.aspx

Telephone: 0808 808 4000

Debt Advice Foundation

Services available:

Advice and help with:

- Advice on loans, credit and debt
- Money advice
- Budgeting

Opening hours:

Monday-Friday, 8am-6pm

Contact Type:

Telephone

Contact information:

Website: www.debtadvicefoundation.org

Telephone: 0800 043 4050

StepChange Debt Charity

Services available:

Advice and help with:

- Debt advice through telephone and online
- Debt management plan
- Money advice
- Mortgage advice
- Help with reduced income
- Bankruptcy advice

Opening hours:

Monday-Friday 8am-8pm

Contact Type:

Telephone, email, web chat

Contact information:

Website: www.stepchange.org

Email: client.service@stepchange.org

Telephone: 0800 138 1111

Pay Plan

Services available:

Advice and help with:

- Debt advice
- Debt Relief Order (DRO)
- Benefits
- Managing debt
- Universal Credit
- Debt collection

Opening hours:

Monday-Friday, 8am-8pm
Saturday, 9am-3pm

Contact Type:

Telephone, Web chat

Contact information:

Website: www.payplan.com

Telephone: 0800 280 2816

Christians Against Poverty

Services available:

CAP Debt Help through telephone appointments

- Budget handling
- Debt Management Plan

CAP Job Clubs - 8 week course

- CV writing
- Interview skills

Opening hours:

Lines open Monday-Friday, 9.30am-5pm, closing at 3.30pm on Friday.

Contact Type:

Telephone, email

Contact information:

Website: www.capuk.org

Email: info@capuk.org

Telephone: 01274 760720



BOROUGH OF BROXBOURNE

www.broxbourne.gov.uk

Date of issue: October 2021

All services are subject to change. Details were correct at time of compilation.