


Let's Talk

January 2026

Police
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Help with the cost-of-living crisis



Millions of people are currently struggling to pay household bills due to the cost-of-living crisis. Whether it's short-term pressure on your finances or more longer term, there may be some support that could make a difference.

If you're worried about paying your rent - get in touch with your landlord. They may let you change the date you pay your rent or agree to give you more time.

You could also contact organisations like Citizens Advice or Shelter for advice on your rights, so you know where you stand.

If you're worried about paying your mortgage - contact your mortgage lender if you're worried about missing a mortgage payment or if you've already missed one or more, as soon as possible.

There may be options that your mortgage lender can offer you to reduce your monthly payments. For example, extending your mortgage term or switching to a different type of mortgage for a limited period.

All mortgage lenders have agreed to offer a range of support for people who are worried about higher mortgage payments and most mortgage lenders have signed up to a 'mortgage charter', which offers some extra support. For details or to check if your lender has signed up the charter click [here](#).

If you're worried about paying your Council Tax - firstly check to see if you can claim any discounts you're entitled to. Your council should tell you whether you qualify for any of these.

Contact your council if you're struggling to pay your Council Tax. If you're not behind with your payments and you normally pay your bill by direct debit and you'd like to reduce your monthly expenses, your council may let you pay over 12 months, instead of the standard 10 months.

If you miss a Council Tax payment, the earlier you contact your council the more options may be available. You may be able to set up a payment plan to pay smaller amounts. Council tax is classed as a priority debt, so can cause you serious problems if you don't pay them and may lead to bailiffs at the door.



If you're worried about paying your energy bills

- speak to your energy supplier if you're having difficulty paying your gas and electricity bills, as soon as possible. There are rules in place, so suppliers must try to help with your payments, including spreading the cost through a payment plan. You can also ask for more time to pay or to take a break in your payments.

You can also find out more about what to do if you're struggling with energy bills and what grants and benefits are available from energy suppliers [here](#).





If you're worried about paying your water bill - speak to your supplier if you're worried about your water bill, as soon as you can, as many water companies run schemes which may be able to help you pay your bills. You may be able to save money by having a water meter fitted if you've not already got one. Before having one fitted, it's worth checking if it will save you money by checking the Consumer Council for Water calculator [here](#).

You may also want to check the WaterSure scheme which can help people who are on benefits and need to use a lot of water for medical reasons or because you have a large family with their water bills.

If you're worried about paying your broadband bill - you may qualify for a low-cost social tariff, if you're struggling to pay for your broadband. This is normally available to people on Universal Credit, or other benefits.

If you don't qualify for a social tariff, you may be able to get a cheaper deal by switching to a different provider.

Getting more help with arrears

If you have other debts or bills that you are struggling with, contact a free to use debt advice service, such as [PayPlan](#)*. They'll be able to talk you through the best way to deal with your debt.

If you are spending more than you earn or if you just want to spend less and save more, read our How to spend less guide [here](#).

For more information about the products and services available from Police Mutual:

Call us 0151 242 7640

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