

- Contact your Housing Officer and show them your financial position. We will be able to tell you if there are any benefits that you should be claiming or put you in touch with someone who can.
- You can now agree a small sum towards your arrears each week. It's best to pay a little often, rather than a big one-off payment as they can cause more problems.

Where else can I get advice?

If you find yourself facing debt problems you need to seek the best possible advice about what to do. If you are in rent arrears it is essential that you contact your housing officer as soon as possible either in person at the Meteor Street office, telephoning 029 20462142 or by e mailing housing@ccha.org.uk . We will be happy to help you with any queries you may have in relation to resolving your rent arrears.

If you wish to speak to an independent advisor then the following contacts may be of use:

Cardiff County Council
Housing Advice Centre
First Floor
Central Square
CARDIFF
CF24 1LS
Tel: 029 2087 1050

Cardiff Law Centre
41-43 Clifton Street
Adamsdown
CARDIFF
CF10 1EP
Tel: 029 2049117

There is a surgery at our Meteor Street Office – Ask at Reception for more information

Housing Benefit
50 Meteor Street
Adamsdown
Cardiff
CF10 0HE

There is a surgery every Wednesday morning at our Meteor Street Office.

The date on the front of this leaflet tells you when it was last revised.

Our policies change regularly, so the leaflet may not be up to date.

So, if you have any queries about one of our policies, please do not hesitate to contact us and we will be happy to help.

**ASK AT RECEPTION FOR OUR
FREE BUDGETING LEAFLET**

Cardiff Community Housing Association

50 Meteor Street, Adamsdown, Cardiff

Tel: 029 20 462142

Fax 029 20 468438

Housing@ccha.org.uk

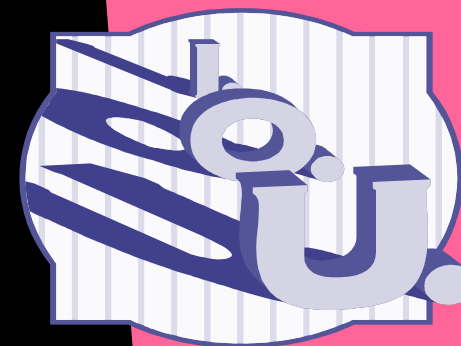
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DEBT PROBLEMS

Guidance for Dealing with Debt



A GUIDE FOR CUSTOMERS

Edition 2

2007



Awarded for excellence

You should read this if you are:

- in rent arrears
- afraid to open envelopes from creditors
- borrowing money from family and friends to pay bills

If you recognize yourself from these statements then you have debt problems and need to address them before your debts become too big for you to manage.

We have created this guide to provide advice and information to help you prioritise your debts so that you do not lose your home. To help you we have included the following pieces of information and advice:

- some important rules for dealing with debt
- what are priority debts
- how to budget properly
- contact details of external agencies that can help advise you further

Important rules for dealing with debt

- ✓ Don't ignore the problem; it won't go away and the longer you leave it the worse it will be.
- ✓ Get in touch with your creditors straight away and explain your difficulties. If the person you speak to is unhelpful, ask to speak to someone more senior and who may be able to agree what you want.
- ✓ Make sure you tackle your priority debts first – the debts that can mean you losing your home or having your gas or electricity cut off. Remember, you can't go to jail for most types of debt.

- ✓ Fill in the reply forms to court papers and let the court have all the facts. You should supply a copy of your financial statement.
- ✓ Attend all court hearings. Take a copy of your financial statement with you. Don't think that going to court makes you a criminal or that everyone will know; most hearings are heard in private.
- ✓ Don't borrow money from loan sharks or from people who charge high rates of interest. Think carefully before borrowing money as this might worsen your situation.
- ✓ Don't ignore letters or phone calls the matter will not go away.
- ✓ Keep trying to make agreements with those people you owe money to.
- ✓ Don't give up and don't panic you can sort out your problems.

What are my priorities?

Priority debts are those ones that will affect you and your family the most if you do not make arrangements to settle them. To help you identify those that apply to you, we have listed them below together with the type of action you can face if you do not pay them:

DEBT	ACTION
Rent arrears	Eviction from your home
Council Tax	Bailiffs/Imprisonment
Gas/Electricity Arrears	Gas/Electricity cut off
Unpaid fines	Imprisonment
Child Support Arrears	Imprisonment
TV Licence	Imprisonment

Make sure that you pay these debts before any non priority debts such as catalogue bills, credit cards, loans etc.

Budgeting properly to clear your debt

Many people find that the best way to deal with debt is to get to grips with the problem. One of the best ways to do this is to make a written list of all your income and expenditure. This is called a Personal Budget Planner. The Planner lets you see clearly what you owe and how much money you have to pay the debt.

MAKE SURE YOU PICK UP YOUR FREE BUDGET PLANNER TO ACCOMPANY THIS ADVICE

Use it like this:

- Decide if you are going to base your budget on weekly or monthly figures - don't mix the two.
- Write in your income. Include your usual take-home pay (don't include overtime unless it's regular), any benefits you receive and contributions from family members.
- Work out and write down your usual living costs. Don't include any debts at this stage, payments for arrears or any credit payments. Your usual living costs could include things like food, milk, papers, sweets, toiletries, cleaning materials, cigarettes and a small amount for entertainment and other expenses. Under 'Other', include something for unexpected expenses like birthdays and Christmas. **Be honest!**
- If your out goings are greater than your income, you should seek advice otherwise you debts could continue to grow.
- Now list your debts, putting the priority debts first. Your priority debts are the most important and you must make offers of repayment on these first.