



DEBT ADVICE

money matters

V1: 2017

Designed and produced by Buchanan Dean Design
tel: 01494 677362 www.bddesign.co.uk

5 How can CCHA help?

We can assist with:

- ▶ Rent Arrears
- ▶ Credit Debts and Negotiation
- ▶ Claiming Benefits
- ▶ Improving Budgeting Skills
- ▶ Dealing with Multiple Debts
- ▶ Benefit Appeal Advice
- ▶ Maximising your Income
- ▶ HB Backdates and Appeals
- ▶ Council Tax and Housing Benefit Overpayments
- ▶ Fuel and Utility Debt Advice
- ▶ Universal Credit Claims
- ▶ Full Benefit Health Check
- ▶ Applying for a Discretionary Housing Payment
- ▶ Form Filling

We offer:

- ▶ Home Visits
- ▶ Private Meetings
- ▶ Telephone Advice
- ▶ Case Work / Follow up
- ▶ Arrears Interviews

“DON'T

IGNORE DEBT,

CONTACT CCHA

FOR HELP”

Useful Contacts

Housing Benefit

Croydon – 020 8750 6100
Bromley – 0300 303 8670
Sutton – 020 8770 5000

County Courts

Croydon – 020 810 4797
Bromley – 020 8290 9620
Sutton – 0300 123 1142

Citizens Advice Bureau

South Norwood – 020 8684 2236
Addington – 020 8684 2236
Croydon – 020 810 6000
Bromley – 020 8315 1940
Sutton – 020 8405 3552

Advice on Loan Sharks

0300 555 2222

National Debtline

0808 808 4000

Shelterline

0808 800 4444



0345 606 0265

Universal Credit Claim

0843 515 6666



0800 971 2222

هل أنت بحاجة إلى مساعدة؟ مرستی ته اړتیا لري؟

Gargaar Ma U Baahan Tahay? 需要帮助?

Potrzebujesz pomocy? به کمک نیاز دارید؟

کیا آپ کو مدد کی ضرورت ہے؟ Besoin d'aide ?

 **0800 054 6710**

Also available in Braille, large print or audio

tel: 020 8680 7532 email: income@ccha.biz www.ccha.biz
CCHA, 6th Floor, Norfolk House, Wellesley Road, Croydon, Surrey, CR0 1LH





**“WE WILL
ASSIST RESIDENTS
IN FINANCIAL DIFFICULTY”**

If you need any help with Debt Advice please contact:

Aniko Ajozi *Welfare and Debt Advice Officer*
020 8633 8767 anikoa@ccha.biz

GENERAL NEEDS


Income Recovery Officer
020 8633 8768 income@ccha.biz
Senior Income Recovery Officer
020 8633 8773 income@ccha.biz

INTENSIVE HOUSING SERVICES



Tenancy Management Officers
020 8680 7532 income@ccha.biz

How do I pay my rent?

DIRECT DEBIT

 easiest way to pay. Payments can be made any day of the month and any frequency. Two weeks notice is needed to set up a direct debit.

STANDING ORDER

You can set this up  leave your bank account on any date and any frequency  at short notice.

24 HOUR DEBIT/CREDIT CARD PAYMENTS

These can be made by calling **0844 557 8321**

Through INTERNET BANKING

Contact CCHA for paying in details

BY TEXT

Complete the simple four step registration process online at www.allpayments.net/textpay/login

Then just text “pay” and the text code you have set up at registration eg. Rent, along with the amount you want to pay and your password to: **81025**. You will then receive a confirmation text. Download and use the Allpay app on your smart phone or android phone.

RENT CARD





This enables you to pay your rent:

- ▶ At any PayPoint
- ▶ Over the counter at any Post Office
- ▶ Over the internet – www.ccha.biz






What happens if I don't pay my rent?

Paying your rent is a priority when it comes to dealing with bills and/or debts. 

- ▶ Non-payment of rent can lead to you being  evicted from your home. This is a last resort for CCHA and we will do all we can to prevent this from happening, however we can only help if we have your full co-operation.
- ▶ You will be contacted either by phone, email, text, home visit or letter asking you to clear your rent arrears or to contact CCHA immediately.
- ▶ If your arrears continue to rise a notice of seeking possession (NSP) will be served against you. The NSP will stay in force for twelve months and will allow CCHA to apply to the court for possession of your property at any time during this period if you do not clear the debt or go into future arrears.
- ▶ It is in your best interest when served a NSP that  you attend an interview at  CCHA to discuss your options.
- ▶ If you fail to clear the debt or maintain an agreed payment plan  CCHA will make an application to the county court for possession of your home.

What to do if you owe rent

Inform CCHA straight away if you are having problems making your rent payment.

- ▶ **DO NOT** ignore letters, phone calls, texts or any other communication from our staff.
- ▶ **DO** make sure you  make any claim for housing benefit promptly - if you need assistance  CCHA can help you make this claim.
- ▶ **DO** contact CCHA for an appointment with our Benefit and Debt Advice Officer or contact your local Citizens Advice Bureau for help 

REMEMBER IF YOU DO NOT PAY YOUR RENT  YOU MAY BE EVICTED FROM YOUR HOME