



CROSS KEYS Homes

You'll be at home with us

Helping you
with your
money matters



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Missed a rent payment?

Whatever money worries you are experiencing right now, chances are we can help you.

Do not ignore the problem it won't go away.

If you get in contact with us quickly we can:

- Listen to you
- Help you to access support and advice
- Help find out if you are entitled to any benefits
- Negotiate a suitable repayment plan

We will ask you how much you can afford to pay and assess this against your income.

We will never ask for an unreasonable amount that would make your situation worse.

What will happen if I ignore my rent arrears?

If you don't contact us quickly we may take legal action against you in court, resulting in possession of your property and a judgement against you.

You will have to pay legal costs and if you ignore the order of the court, you and your family could lose your home and may also prevent you being housed by a social landlord in the future.

Dealing with your debts

If you are having money problems they won't just go away. The longer you wait the worse the situation will be.

- **Don't panic** - help is available, a list of organisations offering free and confidential advice are listed in this booklet
- **Act quickly** - as soon as you are unable to make payments contact the people who you owe money to and agree a repayment offer with them -
Remember the rent on your home is your priority
- **Get impartial advice** - always get advice before borrowing any money
- **What benefits are you getting?** - You may not be getting all the benefits you are entitled to. The organisations listed will help you to check this

Don't risk losing your home

**If you are unable to make a payment -
TELL US.**

**We will do all we can to help you make
rent payments and keep your home.**

These organisations can help you to sort out all your debts and give you the right advice.

Citizens Advice Bureau - the largest provider of free money advice in the UK

41a Park Road, Peterborough

08444 994120

info@peterboroughcab.org.uk

www.citizensadvice.org.uk

Consumer credit counselling service -

provides free independent and impartial advice

0800 138 1111

www.cccs.co.uk

Benefits - housing and council tax (Peterborough City Council)

Bayard Place, Broadway, Peterborough

01733 747474

benefits@peterborough.gov.uk

www.peterborough.gov.uk

National Debtline - free independent and confidential advice

0808 808 4000

www.nationaldebtline.co.uk

Advice UK

Self help information is available online at:

www.adviceguide.org.uk

Online debt test

This will help you to find out how likely you are to have problems with your borrowings:

[www.moneymadeclear.fsa.gov.uk/](http://www.moneymadeclear.fsa.gov.uk/tools/debt_test.html)

[tools/debt_test.html](http://www.moneymadeclear.fsa.gov.uk/tools/debt_test.html)

Online budget calculator

This will help you work out how much money you have available each month:

[www.moneymadeclear.fsa.gov.uk/](http://www.moneymadeclear.fsa.gov.uk/tools/budget_calculator.html)

[tools/budget_calculator.html](http://www.moneymadeclear.fsa.gov.uk/tools/budget_calculator.html)

Inland Revenue - tax credit helpline

0845 300 3900

Contact us

To speak to someone about your debt and/or arrears you can do so:

- By contacting one of our area offices
North - **01733 385089**
East - **01733 385077**
South - **01733 385061**
West - **01733 385069**
- By contacting the arrears and revenues team on freephone: **0800 988 3750***
- By emailing moneymatters@crosskeyshomes.co.uk
(We are happy to arrange a home visit if you prefer)

* **This number is not free when calling from a mobile and will be charged at your mobile rate.**



CUSTOMER SERVICE EXCELLENCE



**NATIONAL
HOUSING
FEDERATION**

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business for neighbourhoods

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