



East Cambridgeshire District Council

# DEBT

Where to get free debt advice.

Large Print, CD  
and other formats  
are available on  
request

If you need this leaflet to be translated in your language,  
please contact us on: 01353 665555

Polish Jeżeli potrzebują Państwo tę ulotkę w języku polskim,  
prosimy o kontakt pod numerem  
01353 665555

Portuguese Se você precisa este folheto a ser traduzida na sua língua,  
por favor entre em contato conosco  
01353 665555

Romanian Dacă aveți nevoie de acest prospect pentru a fi tradus  
în limba dumneavoastră, vă rugăm să ne contactați pe:  
01353 665555

Lithuanian Jei jums reikia ši lapelį išversti į savo kalbą, prašome  
susisiekti su mumis: 01353 665555

Russian Если вам нужна эта брошюра для перевода на ваш  
язык, пожалуйста, свяжитесь с нами по: 01353  
665555

## **If you are worried about debt**

### **First of all try NOT TO PANIC BUT**

- Do not ignore the problem. Debts aren't just a finance issue. They feed all elements of your life
- The earlier you deal with them, the easier they are to deal with.
- Do not borrow money to pay off your debts.

### **Steps to take when you have debts**

- The first step is to make a list of all the people you owe money to.
- Place each of these into a category of either being a priority debt or a non-priority debt.
  - Priority debts include things such as mortgage or rent arrears, council tax arrears or court fines. These are the most urgent debts because if you do not pay them, it could eventually lead to the loss of your goods, your home or being imprisoned.
  - Non-priority debts on the other hand include things such as overdrafts, loans, hire purchase, or credit cards.
- Draw up your personal budget so that you know how much money is coming in and how much is going out. This will help you work out how much

you might be able to offer creditors to clear your debts.

- Contact the people you owe money to, explain your situation and make them an offer that is realistic and manageable. Don't give up trying to reach an agreement if they are difficult and make sure that you keep copies of all letters you receive or send.

## **Who to contact for further advice**

Facing up to debt can be a tough process. If your debt problems are threatening your home and you are in danger of becoming homeless, the East Cambridgeshire District Council Housing Options Team is here to help.

We offer a free, impartial, confidential advice and can liaise with other agencies to help you keep your home.

## **How to contact us**

You can contact us in any of the following ways:

- *By visiting our Drop-in Surgery's*  
Monday, Tuesday and Wednesday between 8:45 to 12:00  
(other interviews are appointment only)  
Tenancy Support Thursday and Friday 8.45 to 12.00

East Cambridgeshire District Council  
The Grange Nutholt Lane  
Ely  
CB7 4EE

- *By phone*  
01353 665555
- *By email*  
Housingmail@eastcambs.gov.uk
- *By writing to us*  
Housing Services  
East Cambridgeshire District Council  
The Grange Nutholt Lane  
Ely  
CB7 4EE

## **Community Hubs**

### **Ely Hub**

Ely Lighthouse Centre  
13 Lynn Road  
Ely  
CB7 4EG  
Phone: 01353 662228  
Every Tuesday 10am to 1pm

### **Littleport Hub**

The Village Hall  
Victoria Street

Littleport

Ely

CB6 1LX

First Thursday of every month 10am to 1pm

### **In emergencies**

If you need to contact us outside of office hours in an emergency, please call: 07710978900

### **Complaint**

If you need to complain, please use our separate “Complaints” leaflet. You can get a copy from our office.

### **Advice from other sources**

### **Housing Rents**

If you are a Housing Association tenant and in rent arrears, please contact your housing officer immediately to discuss your options.

### **Housing and Council Tax Benefit**

Housing and Council Tax Benefit are national means tested welfare benefits.

- The purpose of the Housing Benefit scheme is to

help people who have a low-income pay their rent.

- The Council Tax Benefit scheme provides help with Council Tax charges.
- You may find that you are eligible for these benefits.
- You can get a benefits estimate visiting the benefits section of their website.

Their contact details are:

Breckland House  
St Nicolas Street  
Thetford  
Norfolk  
IP24 1BT  
0845 842 6000

Alternatively drop into the Council offices in Ely for an initial discussion.

### **Citizens Advice Bureau information**

They provide advice and information on debt and other topics

70 Market Street  
Ely  
CB7 4LS  
0344 245 1292

### **Tenancy Support**

This is a free service that offers housing-related support

to help maintain tenancies or mortgages, which can include help in managing finances and benefit claims.

Contact can be made via East Cambs housing Options.

## **Shelter**

88 Old Street  
London  
EC1V 9HU  
Free housing advice helpline  
0808 800 4444

## **Jobcentre Plus**

The Service provides practical support and financial advice about benefits, tax credits, training, work and looking for a job.

52 Market Street  
Ely  
CB7 4LU

## **National Debt line**

This service offers practical advice on dealing with debt including self help packs, sample letters to creditors and personal budget sheets.

Freephone: 0808 808 4000. The line is available on Monday to Friday 9:00am - 9:00pm.

Saturday 9:30am-1:00pm

and the website is [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk).



## **Civil legal advice**

You may get legal aid if your home is at risk. They offer advice to people in debt who are on a low income or on benefits. Help is also available on a number of other topics including housing, family, welfare benefits (Upper Tribunal appeals and above), discrimination and education.

You may be entitled to a free half an hour over the phone or appointed via an agreed list of solicitors.

The helpline number is 0845 345 4 345. It's open from 9am-8:00pm Monday to Friday and 9am-12.30pm

Saturday. Outside of these hours, you can leave a message and they will call you back the next working day. Their website is: [www.gov.uk/legal-aid](http://www.gov.uk/legal-aid)

## **The Money Advice Service**

Phone number: 0300 500 5000

You can contact them from Monday to Friday from 8:00am to 8:00pm and Saturday from 9:00am to 1:00pm

Holborn centre

120 Holborn

London

EC1N 2TD

0300500 5000

[enquiries@moneyadviceservice.org.uk](mailto:enquiries@moneyadviceservice.org.uk)

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) or

## **Talk About Debt**

It is a free, confidential debt charity helpline which offers practical advice to make sure that you receive the right debt advice for your personal circumstances. Talk About Debt only works with debt companies that do not charge you for their services.

[www.talkaboutdebt.co.uk](http://www.talkaboutdebt.co.uk)

## **Debt Advice Foundation**

Established in 2002, this registered charity offers free, confidential support and advice to anyone worried about loans, credit and debt. The services they offer include one-to-one advice and education initiatives such as helping you:

- Reduce monthly repayments to a realistic and affordable level
- Stop creditors taking enforcement action against you
- Protect important assets such as your home
- help you regain control of your finances
- They will recommend the debt solution that is right for your situation including Bankruptcy, Debt Relief Orders, Free Debt Management Plans, IVAs, Trust Deeds, LILAs, Debt Arrangement Scheme, Administration Orders and Debt Consolidation.

Their helpline is open Monday to Friday 8am to 8pm and Saturday 9am to 5pm on 0800 043 40 50 and their website is: [www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

## **Debt Advice**

Tricorn House  
51-53 Hagley Road  
Edgbaston  
Birmingham  
B16 8JP  
0808 808 4000 (freephone)

Monday to Friday  
9:00am to 9:00pm  
Saturday: 9:30am to 1:00pm  
[www.debtsadvice-uk.com](http://www.debtsadvice-uk.com)

## **Housing Rights Service**

4<sup>th</sup> Floor, Middleton Buildings  
10-12 High Street  
Belfast  
BI 1 2BA  
028 90245640

## **Step change Debt Charity**

StepChange Debt Charity is a registered charity offering free, confidential advice and support to anyone who is worried about debt.

Their freephone helpline is: 0800 138 1111 (where you can speak to a Debt counselor)

And their website is: [www.stepchange.org](http://www.stepchange.org) (where you can get information on how to deal with your debt)

problems)

There is also an online Debt Remedy tool: This asks you a series of questions about your household, income and expenditure and then provides you with a Debt Remedy tailored to your personal circumstances.

Their freephone number is: 0800138111 (including all mobiles) Monday to Friday (8:00am to 8:00pm)  
Saturday (8:00 am to 4:00pm)

Their website is: [www.stepchange.org.uk](http://www.stepchange.org.uk)

### **Rainbow saver Anglia Credit Union**

Credit union is nonprofit making organization aiming to promote saving and provide their members with loans at reasonable rates, so that they feel in control of their own money.

They are local, approachable, safe as any bank or building society and offer secure savings and affordable loans. They offer low rates of interest on loans, dividends on savings and free life assurance on savings and loans.

Lighthouse Ely  
13 Lynn Road  
Ely  
Cambs  
CB7 4EG

Email: [mail@rainbowsaver.org.uk](mailto:mail@rainbowsaver.org.uk)

## **Financial Ombudsman Service**

If you have a complaint that you can't resolve with your lender, the Financial Ombudsman Service may be able to help.

Their phone number is: 0300 123 9 123 or 0800 023 4567.

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) [Switchboard](http://www.financial-ombudsman.org.uk)

Their website is: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

South Quay Plaza  
183 Marsh Wall  
London E14 9SR

## **Financial Conduct Authority (FCA)**

They regulate the financial services industry in the UK.

- Their role is to promote healthy competition between financial services providers.
- They have investigative and enforcement powers that they use to protect and regulate the financial services industry.

Their phone number is: 0800 111 6768

Email: [Consumer.queries@fca.org.uk](mailto:Consumer.queries@fca.org.uk)

Website: [www.fca.gov.uk](http://www.fca.gov.uk)

## **Bankruptcy-Insolvency.co.uk - debt advice service**

Bankruptcy-Insolvency.co.uk is a freephone telephone advice service for people with debt problems.

The service can also assist callers with

- The setting up of Individual Voluntary Arrangements (IVA) Debt Management Plans,
- Bankruptcy & Debt Relief Orders

Freephone 0800 074 6918 - Open 24 hours all year round (including public holidays).

Website: [www. Bankruptcy-insolvency.co.uk](http://www.Bankruptcy-insolvency.co.uk)

## **Debt Relief Orders**

A Debt Relief Order (DRO) is an order that you may be able to apply for if you can't afford to pay off your debts. It's granted by the Insolvency Service and is a cheaper option than going bankrupt.

It usually lasts for a year and during that time, none of your creditors can take action against you to get their money back. At the end of the year, you are free of all the debts listed in the order.

You qualify for a DRO if you meet the following conditions

- You have debts of £15,000 or less
- You have spare available monthly income of £50 or less after paying your normal household bills
- Things of value you own (your assets) and your savings are worth £300 or less. This does not include your car as long as it is worth less than £1,000
- You have not recently been made bankrupt or gone through another sort of insolvency procedure such as an Individual Voluntary Arrangement

- You can only apply for a DRO through an authorized adviser.

Phone: 0808 808 4000

Website: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

## **Advice UK**

This service offer debt advice to the public, some providing specialist advice for minority ethnic and refugee communities and people with disabilities.

For further information phone 0300 777 0107

## **Cambridge House Law Centre**

We offer a range of legal services by way of appointment, from one off advice sessions, to case work and representation at court or Tribunal hearings

1 Addington Square

London

SE5 OHF

0207 358 7025

Email: [lawcentre@ch1889.org](mailto:lawcentre@ch1889.org)

## **Money Advice and law Centres**

Money Advice Centres or Law Centres provide help with debt problems

You can find a legal adviser by looking on the Ministry of Justice website at: [legaladviserfinder.justice.gov.uk](http://legaladviserfinder.justice.gov.uk).

The website of the Law Centres Federation can also help you to find your nearest law centre. Go to [www.lawcentres.org.uk](http://www.lawcentres.org.uk).

## **Payplan**

Payplan is an independent company offering free debt advice and solutions to clients, such as debt management plans (DMPs) with on-line payment tracking and individual voluntary arrangements.

They will look at your financial situation and help you decide the best option to sort out your debts. If a repayment option is appropriate, they can help you approach your creditors with a repayment plan and distribute repayments on your behalf until the debts are repaid.

You can contact them on 0800 716 239 or at:  
[www.payplan.com](http://www.payplan.com)

## **CAP (Christians Against Poverty)**

Christians Against Poverty,  
Jubilee Mill  
North Street  
Bradford  
BD1 4EW  
Telephone: 01274 760720

Email: [info@capuk.org](mailto:info@capuk.org)



## If you are facing debt

The most important things to remember are



- There is no single 'right answer' to debt. There is only the best solution for your circumstances.
- Whether you owe £1,000 or £50,000, whether you own your home or rent, and whether you're employed or out of work right now, all of these things affect which solution is best for you.
- Always get advice from an independent financial adviser before signing a new loan agreement and make sure that the financial adviser is regulated by the Financial Services Authority (FSA).



## **Whatever you decide to do**

**Remember to keep making payments to priority debts such as mortgage, rent, utilities, Magistrates Court fines and Council Tax.**

**The consequences of failing to keep up with these payments are much more severe than failing to maintain unsecured debt repayments.**

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EAST CAMBRIDGESHIRE  
DISTRICT COUNCIL

East Cambridgeshire District Council

[www.eastcambbs.gov.uk](http://www.eastcambbs.gov.uk)

01353 665555

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DO YOU HAVE DEBT WORRIES