

Having trouble paying your bills?

Citizens Advice can help you improve your financial situation



Homes for Haringey

www.homesforharingey.org



You can get free, independent and effective advice on:

- ❖ Paying rents and service charges
- ❖ How to keep control of your bills and repayments
- ❖ Benefit entitlement and the easiest way to claim
- ❖ Managing your debt
- ❖ Maximising your income
- ❖ Dealing effectively with people who owe you money.

To arrange for a referral contact your Income Collection Officer, Housing Manager or the Home Ownership team.



Haringey Council

Do you have difficulty paying rent, service charges or paying for major repairs?

You could get help with housing costs through income based:

- ❖ Jobseeker's Allowance
- ❖ Income Support
- ❖ Pension Credit.

Housing costs include:

- ❖ Rent
- ❖ Interest payments on mortgages or other loans to buy your home
- ❖ Interest payments on loans to pay for certain repairs or improvements
- ❖ Ground rent
- ❖ Some service charges.

Other benefits may be available, including:

- ❖ Housing Benefit
- ❖ Council Tax Benefit
- ❖ Disability Living Allowance
- ❖ Attendance Allowance
- ❖ Carer's Allowance
- ❖ Tax Credits.

A full benefits check and debt advice from a qualified adviser at Haringey Citizens Advice could help you meet your housing costs and pay off any outstanding debts.

Customer Service Centres

Mondays to Fridays, 8.45am to 6pm

Broadway Annexe, Hornsey Town Hall, Crouch End, N8 9JJ

639 High Road, Tottenham, N17 8BD

48 Station Road, Wood Green, N22 7TY

Apex House, 820 Seven Sisters Road, Tottenham, N15 5PQ

Don't ignore debts

If for any reason you find yourself having trouble paying any of your bills, such as rent or service charges, don't ignore the problem. If you get into rent arrears you could end up losing your home. Please talk to us straight away so we can help before it gets too late. It may seem tempting to borrow more money to cover your existing debts, sometimes known as consolidating your debts. It's usually **not** a good idea to borrow more money to repay your existing debts as this can make things worse and cost more in the long-run. If you do take out a consolidation loan, be careful you don't end up with more debt than you started with.

Make sure you don't borrow from a loan shark (someone who lends money without a license. This is illegal). You can report loan sharks on a confidential helpline at: **0300 555 2222**.



If you think you will have trouble paying your rent and service charges, contact the following:

- ❖ Broadwater Farm tenants: contact your Housing Manager
- ❖ Supported Housing tenants: contact your Housing Manager
- ❖ Other Haringey Council tenants: contact your Income Collection Officer

You'll find contact details on your rent statement or you can phone Homes for Haringey's call centre on **0800 195 3404** or **020 8489 5611** (cheaper from mobiles).

Leaseholders can contact:

Hornsey, Broadwater Farm and North Tottenham – call **020 8489 3048/5994**

South Tottenham and Wood Green – call **020 8489 5976/3041**

Translation and interpreting services

If you're having trouble paying your bills get help as quickly as possible. This leaflet tells you what help is available. For a copy in your own language, fill in the form and return to the address below.

Albanian

Nëse keni probleme së paguar i faturat tuaja, kërkoni ndihmë sa më parë që të jetë e mundur. Kjo fletushkë ju tregon se çfarë ndihme është në dispozicion. Për një kopje në gjuhën tuaj, plotësoni formularin dhe dërgojeni tek adresa e mëposhtme.

Kurdish

Heke di dayina fatoreyên xwe de zehmefiyên we hebin, heta ku dibe zû alîkarîyê bistînin. Ev belavok ji we re dibêje ku çî alîkarî peyde dibe. Heke hun kopîyeye bi zimanê xwe dixwazin, formê tije bikin û ji navnîşana jêrîn re bişînin.

Arabic

إذا عِنْدَكَ مشكلة لدفع فواتيرك تحصل على مساعدة بأسرع ما يمكن. هذه الورقة للإعلان تُخبرك بالمساعدات المتوفرة. لنسخة في لغتك الخاصة، أملِء الإستمارة وعودها إلى العنوان تحت.

Somali

Haddii ay dhibaato kaa haysato sidii aad u bixin lahayd bilasha, sida ugu dhakhsaha badan u raadso caawimo. Warqaddani waxay kaaga warramaysaa caawimada la heli karo. Si aad u hesho koobbi ku qoran luqaddaada, buuxi foomka oo ku soo celi cinwaanka boostiisu lacag la'aanta yahay ee hoose.

Greek

Εάν έχετε δυσκολίες να πληρώσετε τους λογαριασμούς σας, πάρτε βοήθεια το συντομότερο δυνατό. Αυτό το φυλλάδιο, σας λέει ποια βοήθεια είναι διαθέσιμη. Για αντίγραφο στη γλώσσα σας, συμπληρώστε τη φόρμα και επιστρέψτε τη στην παρακάτω διεύθυνση.

Turkish

Faturalarınızı ödemekte zorluk çekiyorsanız mümkün olan en kısa zamanda yardım alın. Bu broşür hangi yardımların olduğunu anlatmaktadır. Kendi dilinizde bir kopyası için formu doldurup aşağıdaki adrese gönderin.

Please tell us if you would like a copy of this leaflet in another language or in any of the following formats, and send the form to the Freepost address below.

- In large print On CD-ROM On audio tape In Braille
- In another language Which language? _____



Name: _____

Address: _____

Telephone: _____

Email: _____

Please return to: **Freepost RLXS-XZGT-UGRJ Haringey Council, Translation and Interpretation Services, 8th Floor, River Park House, 225 High Road, London N22 8HQ**



Homes for Haringey uses recycled paper as part of its commitment to improving the environment.

Homes for Haringey offers this translating and interpreting service to Haringey residents. We can translate this document into one language per resident ONLY.