



**ccha**

Delivering on our promises

# Debt advice

Money matters



**“We will assist  
residents  
in financial  
difficulty”**

If you need any help with Debt Advice please contact:

**Welfare and Debt Advice Officer**  
telephone: 0738 425 5630

**General needs**

**Income Recovery Officer**  
telephone: 020 8633 8768

**Senior Income Recovery Officer**  
telephone: 020 8633 8773

**Intensive Housing Services  
Tenancy Management Officers**  
telephone: 020 8680 7532

Or email: [income@ccha.biz](mailto:income@ccha.biz)

# How do I pay my rent?

## Direct Debit

Direct Debit is the 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 so that your rent payment leaves your bank account on any date and any frequency at short notice.

## Customer Portal

You can register at: [www.ccha.biz](http://www.ccha.biz) for our customer portal service which allows you to pay your rent and view your balance online.

## 24 Hour Debit/Credit card payments

These can be made by calling **0330 041 6497**

## Internet Banking

Contact **ccha** for paying in details.

## By Text

Complete the simple four step registration process online at [www.allpayments.net/textpay/login](http://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 at: [www.ccha.biz](http://www.ccha.biz)



# What happens if I don't pay my rent?

## **Paying your rent is a priority when it comes to managing your bills and/or debts.**

- Non-payment of rent can lead to you losing 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

(NOSP) will be served against you. The NOSP 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 NOSP to attend an interview with 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.

**Remember if you do not pay your rent, you may lose 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 Welfare and Debt Advice Officer or contact your local Citizens Advice Bureau for help.

# 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 Ups
- Arrears Interviews

**“Don’t ignore debt, contact ccha for help.”**

## Useful Contacts

### Housing Benefit

Croydon – 0208 726 7000

Bromley – 0300 303 8670

Sutton – 020 8770 5000

### County Courts

Croydon – 0300 123 5577

Bromley – 020 8290 9620

Sutton – 0300 123 1142

### Citizens Advice Bureau

Croydon – 0300 330 9095

Bromley – 0300 330 9039

Sutton – 020 8405 3552

### Advice on Loan Sharks

0300 555 2222

### ccha's Welfare &

**Debt Advice Officer**

0738 425 5630

### Money Advice Service

0800 138 7777

### National Debtline

0808 808 4000

### Pension Credit

0800 731 0469


### Shelter


0808 800 4444

### Universal Credit Helpline

0800 328 5644

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[@Officialccha](https://twitter.com/Officialccha)

 Find us on Facebook:  
[/cchahousing](https://www.facebook.com/cchahousing)

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Also available in Braille,  
large print or audio

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?