

Do you owe money to New Charter?

Don't ignore it... we are here to help



Having trouble paying off your debts?

Don't let things get worse contact us now!

New Charter recognises that lots of people get into debt for all sorts of reasons. We understand the problems of living on a limited budget, and we are here to help you sort things out.

You don't have to pay off what you owe all at once — we will work with you to produce a repayment plan, prioritising your most urgent debts so you can pay off what you owe in regular affordable amounts. These instalments can be as little as £3.00 per week off your arrears.

این اطلاعات از چارٹر جدید گروہ ہاؤسنگ تراست می باشد۔ اگر شما بہ ما بگوئید کہ بہ چہ زبانی صحبت میکنید ما یک مترجم برای شما فراهم خواهیم کرد۔ یا شما می توانید از یک نفر از دوستان یا بستگان خود بخواہید کہ با ما با تلفن 0161 331 2400 تماس بگیرد۔

یہ معلومات نئے چارٹر ہاؤسنگ ٹرسٹ سے لی گئی ہیں اگر آپ بتائیں کہ آپ کو نئی زبان بولنے میں توہم آچکے لئے ترجمان کا انتظام کریں گے یا آپ اپنے کسی دوست یا شیئر ڈار کو کہیں کہ وہ ہم سے ٹیلی فون نمبر: 0161 331 2400 پر رابطہ قائم کرے۔

এই ইনফরমেশনটি নিউ চার্টার হাউসিং গ্রুপ থেকে দেয়া হচ্ছে। আপনি কোন ভাষাতে কথা বলেন যদি আমাদের বলেন তবে আমরা দোভাষীর ব্যবস্থা করতে পারি। অথবা আপনি আপনার কোন বন্ধু বা আত্মীয়কে আমাদের সাথে ফোনে কথা বলার জন্য অনুরোধ করতে পারেন, ন" র 0161 331 2400

आ माझिती न्यू चार्टर हॉउसिंग ग्रुप तऱऱथी छे. तमे कथ भाषा बोवो छी ते प्रे तमे अमने भतावो तो, अमे दुभाषियानी गोठवऱ कथी आऱीशुं. अथवा तमे तमारा कथ मिऱ उ सगाने 0161 331 2400 नंअर पर अमने कान करवानुं जऱवो शकौ छी.

We can also check you are getting the right benefits and we can help you fill in the forms and chase up delayed benefit payments.

Our Welfare Benefits Advisor is available to help you make sure your welfare benefits entitlement is not being overlooked and therefore remaining unclaimed.

To help those already in debt, we offer a Hardship Fund not only to help existing customers, but to help people get back into social housing. The fund grants successful applicants with up to £250 towards a single debt owed to New Charter.

Every year we have no choice but to take court action to recover arrears. We don't like doing this but sometimes we are left with no alternative. This could ultimately lead to eviction.

REMEMBER!

“DON'T GET IN DEBT...GET IN TOUCH”

SO ACT NOW! And make an agreement to pay...

Phone the Money Advice line on 0161 331 2215



MiNT – Money information Network Tameside.

We are more than just housing, New Charter also plays a leading role in MiNT, this is a partnership made up of local advisory services, including the Citizens Advice Bureau, Tame Valley Partnership, Tameside MBC, other registered social landlords, Groundwork and Cash Box Credit Union, that has come together to look at Financial Exclusion in Tameside.

What is “Financial Exclusion”?

It is where people on low incomes are unable to gain access to financial services such as affordable credit, insurance and bank accounts, which in turn stops you from gaining incentives from using direct debits to pay household bills.

So help is at hand, we can help direct you to the right people to help you through a bad time but it is up to you to make sure you tell us as soon as you start having difficulties.

“Please get in touch and not in debt”

If you have access to the Internet, the Money Information Network Tameside website may offer invaluable advice. You can log on at www.mintameside.org.uk



Former Tenant?

Are you a former tenant who still owes us money? Don't ignore the problem. If you've left a New Charter home owing us money, we take the debt as seriously as if you were still a tenant.

Did you know a former tenant owing money to New Charter can also be suspended from getting another property with us until they have cleared the debt or kept to an agreement to repay?

If you owe money of any amount, it is never too late to make an agreement to repay the outstanding balance with affordable regular repayments. If you do nothing or simply ignore the problem you will leave us with no alternative, but to take your case to County Court to obtain a money judgement. A judgement will affect your ability to obtain future credit.

DON'T DELAY...

***Contact our team to make an agreement
to pay off the monies owed.
Phone - 0161 331 2051***

Remember, we can help prioritise your payments.

Rent arrears are a priority debt because you could lose your home if you don't pay. We can refer you to a Debt Advisor if you owe other people money – banks, loan companies, catalogues, doorstep lenders and so on. They may be able to arrange for you to make smaller payments until you get back on top of things.

Phone 0161 331 2215 and take control.

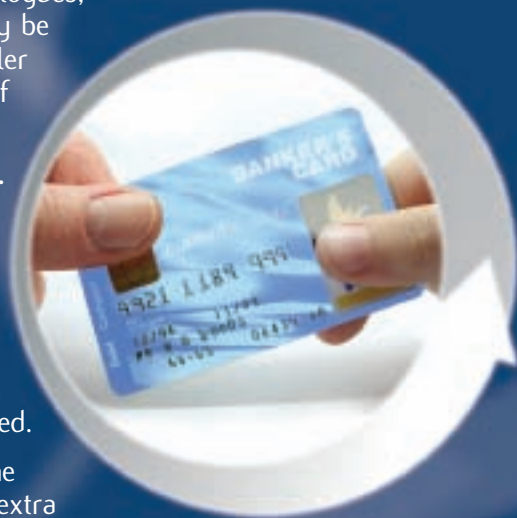
Claiming Housing Benefit - If you are working but on a low income or receiving certain benefits, you may be entitled to Housing Benefit to help pay your rent. In some cases you may be able to backdate Housing Benefit so that your arrears are reduced.

If Housing Benefit doesn't cover all the rent you may be entitled to claim an extra payment from the council called a discretionary Housing Benefit payment. The web address below has advice on you how you might be able to get help to pay your rent and council tax:

www.tameside.gov.uk

Alternatively, you can contact Tameside Council on 0161 342 8355 or the

Department for Work & Pensions on 0800 88 22 00 who will give you help and advice.



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Useful addresses and contact numbers:

Our shops:

2 Henrietta Street, Ashton-under-Lyne

9 Albert Street, Denton

12 Clarendon Street, Hyde

63 Grosvenor Street, Stalybridge

Main Switchboard at New Charter – 0161 331 2000

Money Advice Teams – Current Rent Arrears – 0161 331 2215

Sundry Debts – 0161 331 2051

Consumer Credit Counselling Service – 0800 138 1111

National Debtline – 0808 808 4000

Department for Work and Pensions – 0800 88 22 00

Tameside Council – (Housing Benefit enquiries, Welfare Rights) – 0161 342 8355

www.tameside.gov.uk

Money Information Network Tameside (MiNT) – www.mintameside.org.uk

New Charter's website – www.newcharter.co.uk

'Getting into debt is like putting on weight - far too easy, getting out of debt is like losing weight - much much harder and requiring plenty of will power and a much longer time scale'

