



Money Worries: Behind with your rent?



What do I do if I am behind in my rent?

Contact the Housing Department immediately on **028 9065 6155**

How can we help?

We will do all that we can - we are here to help.

We have staff specifically trained who will offer you advice and assistance.

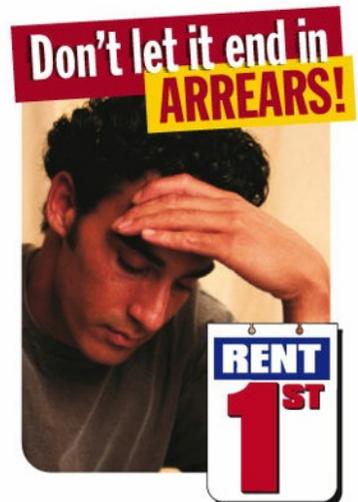
You can bring a friend or family member with you to meetings and in some cases home visits can be arranged.

Our service is free and confidential.

What help can I get if I am behind in my rent?

There are numerous ways Connswater Homes can help, for example:

- Agree an Instalment Plan
- Give advice on what other benefits you may be entitled to (ie. Housing Benefit, Tax Credits, Social Security Benefit)
- Arrange for your payments to be taken from certain benefits or from your salary at no cost to you
- Refer you to Citizens Advice Bureau or other advice agencies for specialist money advice, if appropriate.



What help will an advice agency give me?

An advice agency can help you:

- Budget your income and outgoings
- Negotiate the overall amount you have to repay on other credit agreements
- Apply for benefits you may not be aware you are entitled to
- Make arrangements for you to reduce your rent arrears and threat of losing your home

What ways can I pay my rent?

There are a number of ways you can pay. These include:

Post Office (Rent Repayment Card)

Connswater Homes will provide you with a rent payment card which will be accepted at any Post Office in Northern Ireland.

Internet Banking

Your rent payment card can also be used to make payments anywhere you see this sign at numerous outlets in Northern Ireland.

Standing Order / Direct Debit

This is the easiest way to pay, no trips to the Post Office, no charge and you can choose the date and frequency it comes out of your bank account.

Card Payment via Telephone

Call the office on 028 9065 6155

Cheque

You can send a cheque to us (please see address overleaf)

Useful Contacts

Connswater Homes

Tel: 028 9065 6155

www.connswater.org.uk



Citizens Advice Bureau Northern Ireland

028 9023 1120

info@citizensadvice.co.uk

www.citizensadvice.co.uk

Consumer Credit Counselling Service

FREEPHONE helpline is open from

8:00am - 8:00pm, Monday - Friday

0800 138 1111

www.cccs.co.uk

Debtline NI

Everything is free and confidential from budgeting advice to practical debt management plans.

Free helpline Monday - Friday, 8:00am - 8:00pm

0800 027 4990