



*Estuary*  
HOUSING ASSOCIATION LTD

Estuary is a housing association with charitable status

**DEBT PROBLEMS?**

*...we can help*

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**If you are reading this leaflet you may be wondering how you can resolve problems with debt. Estuary Housing Association has produced this guide to help you, our customers, deal with any financial difficulties you may have.**

Many people have debts but have discovered that by taking action as soon as possible they can stop their financial problems from spiralling out of control.

**Your debt problems won't go away if you ignore them.**

# HOW TO BEGIN

If you think you have a problem with your debts you need to do something about them now. These five simple steps are a good way to get started.

1. The first step is to take action. Write down all your debts and work out your budget. On pages 4 and 5 you will find a financial budget sheet. Completing this will help you to see how much money you have coming in as well as how much you have going out.
2. Make sure you identify and deal with your priority debts first. These are debts such as rent or council tax, which mean you could lose your home, or go to prison. You need to arrange

repayment of these debts right away by making reasonable offers.

3. Arrange repayments for other non-priority debts.
4. Never ignore letters that are sent by people you owe money to (these are called creditors). Contact them, explain your problems and make an agreement that you know you can keep.
5. Remember to contact your if you are behind with your rent, or are having any other financial difficulties. We will be pleased to advise and assist you.

## COMPLETING THE FINANCIAL BUDGET SHEET

You now need to decide whether you will use weekly or monthly figures. Don't mix the two.

Complete the form on the next two pages giving the required details. If you are working, put down your wages after deductions, do not include overtime unless it is guaranteed. If you receive benefit or any other form of income put this down.

Carefully consider all your basic living expenses. Try not to miss anything out. Once you have done this you will need to list your debts.

Priority debts are the most important, as listed on page 5. These debts may not be what you consider most important but **REMEMBER** – you can lose your home if rent is not paid or go to prison if you do not pay council tax.

# FINANCIAL BUDGET SHEET

## Financial budget sheet

Use either weekly or monthly figures. Do not mix the two.

To change weekly to monthly: £(amount) x 52 weeks ÷ 12 months = per month

To change monthly figures to weekly: £(amount) x 12 months ÷ 52 weeks = per week

### Income

Usual take home pay (after tax)	<input type="text"/>
Partners usual take home pay (after tax)	<input type="text"/>
Jobseekers Allowance	<input type="text"/>
Income support	<input type="text"/>
Working Families tax credit	<input type="text"/>
Child Benefit/One Parent Benefit	<input type="text"/>
Retirement Pension	<input type="text"/>
Works Pension	<input type="text"/>
Incapacity Benefit/Sick Pay	<input type="text"/>
Other state benefits	<input type="text"/>
Maintenance payments	<input type="text"/>
Income from children at home	<input type="text"/>
Income from relatives at home	<input type="text"/>

Income from lodgers at home	<input type="text"/>
Other	<input type="text"/>
<b>Total Income £</b>	<input type="text"/>

### Outgoings

Rent/Mortgage	<input type="text"/>
Council Tax	<input type="text"/>
Water charges	<input type="text"/>
Gas	<input type="text"/>
Electricity	<input type="text"/>
Telephone	<input type="text"/>
Contents Insurance	<input type="text"/>
Life Insurance/Pension	<input type="text"/>
Housekeeping	<input type="text"/>
TV Licence/Rental	<input type="text"/>
Cable TV/Satellite charges	<input type="text"/>

Magistrates' court fines	<input type="text"/>
Student Loan	<input type="text"/>
Maintenance payments	<input type="text"/>
Travel expenses	<input type="text"/>
Car costs (petrol/insurance)	<input type="text"/>
School meals/Meals at work	<input type="text"/>
Clothing and shoes	<input type="text"/>
Laundry	<input type="text"/>
Prescription/Dental costs/Glasses	<input type="text"/>
Childminding	<input type="text"/>
Children's expenses	<input type="text"/>
Pets	<input type="text"/>
Other (not debt payments)	<input type="text"/>
<b>Total outgoings</b>	<input type="text"/>



# WELFARE BENEFITS

**Are you receiving all the income you are entitled to? More detailed information is available from the Department for Work and Pensions**  
Website [www.dwp.gov.uk](http://www.dwp.gov.uk)

When you are having financial problems it is very important to maximise your income. If you are on a low income you may be entitled to welfare benefits, for example housing benefit. If you are returning to work after being unemployed for at least six months, you may be entitled to extended housing benefit payments.

If you are already claiming housing benefit, your claim is subject to review from time to time. This is to check that the details you supplied have not changed.

**It is your responsibility to report any change of circumstance to the Housing Benefit Office.**

**Your claim could be cancelled if you fail to report any change in your circumstances.**

Your Estate Management Officer will be able to give you general advice on housing benefit entitlement, but you will only know if you are receiving the amount of benefit you are entitled to if you complete a housing benefit form and make a claim.

The Citizens Advice Bureaux can advise you whether there are any other benefits you may be entitled to claim. Listed on the following pages is a brief summary of some of the welfare benefits that are currently available as well as some benefits terminology. Remember; speak to the Citizens Advice Bureaux or the Department for Work and Pensions (formerly the Benefits Agency) if you think you may be entitled to any of these benefits.



# A–Z OF WELFARE BENEFITS

**Attendance Allowance** – For people aged 65 and over who need a lot of care due to illness or disability.

**Bereavement Payment** – A contributory lump sum payment for certain categories of widow or widowers who are aged at least 45, but under state pension age, when their spouse dies and who are not bringing up children. (Replaced Widow's Pension).

**Budgeting Loan** – See Social Fund.

**Child Benefit** – For anyone with

children permanently living with them up to the age of 16 or up to 19 if they are in full time education or aged 16 or 17 and registered for work or training with the career service or Connexions service.

## **Child Support Agency**

Government agency that assesses and enforces child support maintenance.

## **Cold Weather Payment**

See Social Fund.

## **Community Care Grant**

See Social Fund.

## **Council Tax Benefit**

For people on Income Support/Job Seekers Allowance or on a low income. Helps towards the cost of council tax. You may also be eligible for a 25% council tax discount if you live in the property alone and/or you live in the property alone with children under 18 years of age.

## **Crisis Loan**

See Social Fund.

## **Disabled Persons Tax Credit**

For people working at least 16 hours a week who have an

illness/disability which puts them at a disadvantage in getting a job.

### **Disablement Benefit**

See Industrial Injuries Disablement Benefit.

### **Disability Living Allowance**

For people with personal care and/or mobility needs due to illness or disability. You must claim it before you reach 65.

### **Education Benefits**

Benefits provided by the local authority for the children of families in receipt of Income Support/Job Seekers Allowance (Income Related) or with a low income. The most important are free school meals and clothing grants.

### **Funeral Payments**

See Social Fund.

### **Guardian's Allowance**

For people bringing up a child because one or both of their parents has died.

### **Health Benefits**

Help towards the cost of dental or optical treatment, prescriptions, wigs and fabric supports, fares to attend hospital or milk and vitamins.

### **Housing Benefit**

Help with rent for people in receipt of Income Support/Job Seekers Allowance or on a low income.

### **Incapacity Benefit**

Introduced in April 1995 to replace Sickness Benefit and Invalidity Benefit for those who are incapable of work and are not receiving Statutory Sick Pay.

### **Income Support/Job Seekers Allowance**

For people under 60 with no income or with only a low income and working less than 16 hours a week.

### **Industrial Injuries Disablement Benefit**

Paid to people who are disabled as a result of an accident at work or a disease caused by their job. The main benefit is Disablement Benefit, which is paid according to the extent of the disablement.

### **Interim Payments**

A payment that may be available to people who cannot be paid Income Support/Job Seekers Allowance.

### **Invalidity Benefit**

See Incapacity Benefit.

### **Invalid Care Allowance**

For people who look after someone who is entitled to Attendance Allowance or middle/higher rate care component of Disability Living Allowance.

### **Job Grant**

A tax free payment for people taking up work for at least 16 hours a week.

### **Job Seeker's Allowance**

Job Seekers Allowance (Contribution Based) is paid for 28 weeks only with no additions for dependants. Job Seekers Allowance (Income Related) is very similar to income support.

### **Lone Parent Benefit**

For lone parents with at least one child living with them.

### **Maternity Allowance**

A maternity benefit paid to women earning £30 a week or more and who cannot get Statutory Maternity pay.

### **Maternity Expenses**

See Social Fund.

### **Non-contributory Retirement Pension**

A retirement pension paid to people aged 80 or over who are not getting a state pension or are getting less than a full state pension.

### **Retirement Pension**

A benefit payable once pensionable age is reached (currently 60 for women and 65 for men).

### **Severe Disablement Allowance**

For people who have been incapable of work for at least 28 weeks but do not meet the contribution conditions for incapacity benefit.

### **Sickness Benefit**

See Incapacity Benefit.

### **Social Fund**

There are two categories, non-discretionary and discretionary. The non-discretionary includes Cold Weather Payments, Maternity Payments and Funeral Payments. The discretionary social fund is made up of Community Care Grants, Budgeting Loans and Crisis Loans. These are grants and loans available under certain circumstances to people on Income Support or Job Seekers Allowance.

### **Statutory Maternity Pay**

You may qualify if:

- You have worked for the same employer for at least 26 weeks i.e you started the job before you got pregnant and
- You are still in your job

### **Statutory Sick Pay**

A type of sickness benefit for employees.

### **Urgent Cases Payment (UCP)**

This is payment made for anyone classified as having income or DSS entitlement that is due but has not been paid, e.g. if your entitlement is delayed due to a postal strike or your receive payment from abroad and this payment is delayed. Please note that such payments may be recoverable in order to prevent duplication of payments.

### **War Pensions**

Benefits mainly for those disabled or for the dependants of those killed while serving in the armed forces and for civilians disabled by enemy action in the 1939-1945 war.

### **Widowed Parent's Allowance**

A weekly benefit paid to widowed parents bringing up children, or who are pregnant.

### **Widow's Payment**

See Bereavement Payment.

### **Widow's Pension**

See Bereavement Allowance.

### **Working Tax Credit**

For people working 16 hours or more per week in low-paid employment, with at least one child.

# USEFUL CONTACT INFORMATION

**Estuary Housing Association**  
**Registered Office**  
**10 Coopers Way**  
**Southend-on-Sea**  
**Essex SS2 5TE**  
**Tel: (01702) 614321**  
**[www.estuary.co.uk](http://www.estuary.co.uk)**

Braintree District Council  
Tel: 01376 552525  
[www.braintree.gov.uk](http://www.braintree.gov.uk)

Epping Forest District Council  
Tel: 01992 564000  
[www.eppingforestdc.gov.uk](http://www.eppingforestdc.gov.uk)

Brentwood Borough Council  
Tel: 01277 261111  
[www.brentwood-council.gov.uk](http://www.brentwood-council.gov.uk)

Harlow District Council  
Tel: 01279 446633  
[www.harlow.gov.uk](http://www.harlow.gov.uk)

## A-Z Local Authorities

London Borough of Barking and  
Dagenham  
Tel: 020 8227 2970  
[www.barking-dagenham.gov.uk](http://www.barking-dagenham.gov.uk)

Castle Point Borough Council  
Tel: 01268 882200/882202  
[www.castlepoint.gov.uk](http://www.castlepoint.gov.uk)

London Borough of Havering  
Tel: 01708 772222  
[www.havering.gov.uk](http://www.havering.gov.uk)

Chelmsford Borough Council  
Tel: 01245 606606/606873  
[www.chelmsfordbc.gov.uk](http://www.chelmsfordbc.gov.uk)

Maldon District Council  
Tel: 01621 875877  
[www.maldon.gov.uk](http://www.maldon.gov.uk)

Basildon District Council  
Tel: 01268 533333/294544  
[www.basildon.gov.uk](http://www.basildon.gov.uk)

Colchester Borough Council  
Tel: 01206 282000/282300  
[www.colchester.gov.uk](http://www.colchester.gov.uk)

London Borough of Redbridge  
Tel: 020 8478 3020  
[www.redbridge.gov.uk](http://www.redbridge.gov.uk)

Rochford District Council  
Tel: 01702 546366  
[www.rochford.gov.uk](http://www.rochford.gov.uk)

Southend-on-Sea Borough Council  
Tel: 01702 215000  
[www.southend.gov.uk](http://www.southend.gov.uk)

St Edmundsbury Borough Council  
Tel: 01284 763233  
[www.stedmundsbury.gov.uk](http://www.stedmundsbury.gov.uk)

Tendring District Council  
Tel: 01255 425501  
[www.tendringdc.gov.uk](http://www.tendringdc.gov.uk)

Thurrock Borough Council  
Tel: 01375 652652  
[www.thurrock.gov.uk](http://www.thurrock.gov.uk)

Uttlesford Borough Council  
Tel: 01799 510428  
[www.uttlesford.gov.uk](http://www.uttlesford.gov.uk)

## Citizens Advice Bureaux

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

London Borough of Barking and  
Dagenham  
Barking Tel: 020 8594 6715  
Dagenham Tel: 020 8592 1084

Basildon  
Tel: 0870 1264 082

Braintree  
Tel: 01376 324129

Brentwood  
Tel: 01277 222888

Castle Point  
Tel: 01268 511889

Chelmsford  
Tel: 01245 257144/354720

Colchester  
Tel: 01206 369215

Epping Forest  
Tel: 01992 574989  
Harlow  
Tel: 01279 425 694

Havering  
Hornchurch Tel: 01708 445983  
Rainham Tel: 01708 443221  
Romford Tel: 0870 120 4200

Maldon  
Tel: 01621 841195

Redbridge  
Tel: 0870 126 4140

Rochford  
Rayleigh Tel: 01268 770782  
Rochford Tel: 01702 545552

St. Edmundsbury  
Tel: 01284 753675

Southend-on-Sea  
Tel: 01702 610610

Tendring  
Tel: 01255 424607

Thurrock  
Tel: 01375 389531

Uttlesford  
Tel: 01799 526582

We have listed the Citizens Advice Bureau contacts for the main areas, if you cannot see a CAB office in your town ring the nearest for more information or check the CAB website.

## Other advice agencies

### **Benefit Enquiry Line**

Confidential advice for people with disabilities, their carers and representatives.

Tel: 0800 882200

Textphone: 0800 243355

### **National Debt Line**

Gives free advice and provides an information pack on dealing with debt.

Tel: 0808 808 4000

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

### **Advice UK**

Is a large network of free advice providing organisations.

Tel: 020 7407 4070

[www.adviceuk.org.uk](http://www.adviceuk.org.uk)

### **Consumer Credit Counselling Service**

A charity that provides all debt counselling free.

Tel: 0800 138 1111

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

### **Credit Action Line**

A national money education charity, who are committed to helping people manage their money better.

Tel: 0800 138 1111

[www.creditaction.org.uk](http://www.creditaction.org.uk)

Help is also available through Money Advice Centres or Law Centres. The addresses and telephone numbers of these can be found in your local telephone directory.

# If you would like this document in another language or format such as Braille or large print, or if you require the services of an interpreter, please contact us.

PROSIMY NAS POWIADOMIĆ, jeżeli potrzebują Państwo pomocy tłumacza ustnego lub chcieliby Państwo otrzymać informacje w innym języku lub formacie - na przykład na kasecie, płycie kompaktowej, lub wydrukowane większą czcionką.

**POLISH**

Caso necessite dos serviços de um/a intérprete ou deseje que determinada informação seja traduzida para outra língua ou inserida noutro formato tal como em cassette, em CD ou em letra de impressão mais gorda, É FAVOR PARTICIPAR-NOS.

**PORTUGUESE**

Haddii aad u baahan tahay turjibaan ama aad rabtid in warar lagu turjimo luuqad kale ama lagu duubo cajal, CD ama lagu qoro fararka waaweyn FADLAN INOO SHEEG

**SOMALI**

ROGAMOS NOS HAGA SABER si necesita los servicios de un intérprete o desearía que se tradujese información a otro idioma o se le proporcionase en otro formato, como una cinta casete, un CD o impreso en letra grande,

**SPANISH**

Bir çevirmene gerek duyuyorsanız veya bu bilgilerin başka bir dile tercüme edilmesini ya da kaset, CD, büyük yazı gibi başka bir formatta olmasını arzu ediyorsanız LÜTFEN BİZE BİLDİRİNİZ.

**TURKISH**

اگر آپ کو ایک انٹرپریٹر (زبانی ترجمہ کار) کی سرمدردگار ہوں یا کسی معلومات کا ایک دوسری زبان میں ترجمہ کرانا، یا اسے کسی دوسری شکل میں جیسے ٹیپ، ڈی ڈی یا بڑے حرفت کی چھپائی میں منتقل کرنا مقصود ہو، تو براہ کرم مہربانی ہمیں بتائیں۔

**URDU**

إذا كنت بحاجة إلى خدمات مترجم أو تود ترجمة معلومات إلى اللغة الأخرى أو القيام بوضعها بصيغة أخرى مثل الشريط الصوتي أو قرص مدمج أو بالطباعة الكبيرة فنرجو أن تقوم بإعلامنا.

**ARABIC**

যদি আপনার একজন ইন্টারপ্রেটার বা দোজখীর সাহায্যের প্রয়োজন হয় অথবা অন্য ভাষাতে ইহা অনুবাদ করতে চান অথবা ইহা অন্য ফরমাটে চান যেমন টেপ, সিডি বা বড় প্রিন্ট আকারে তাহলে দয়া করে আমাদেরকে জানাবেন।

**BENGALI**

如果你需要傳譯員服務，或想要將資訊翻譯成另一種語言，或想要資訊的磁帶、CD 或大題字版本，請告知我們。

**CANTONESE**

Si vous avez besoin des services d'un interprète ou si vous souhaitez des informations traduites dans une autre langue ou présentées sous un autre format, par exemple cassette audio, CD ou gros caractères, FAITES-LE NOUS SAVOIR.

**FRENCH**

તમને દુભાધિયાની સેવાની જરૂર હોય અથવા માહિતીનો બીજી ભાષામાં અનુવાદ ખેઠનો હોય કે એ બીજા સ્વરૂપમાં, જેમ કે, ટેપ, સીડી અથવા મોટા અક્ષરમાં છપાયેલી ખેઠની હોય તો અમને જાણ કરવા વિનંતી છે.

**GUJARATI**

यदि आपको किसी दुभाषिण की सेवाओं की आवश्यकता है या आप किसी जानकारी को अन्य भाषा में अनुवाद करवाना अथवा किसी अन्य प्रारूप, जैसे टेप, सीडी या बड़े प्रिंट के रूप में परिवर्तित करवाना चाहते हैं तो कृपया हमें बताएं।

**HINDI**

Se avete bisogno di un interprete o se desiderate ricevere informazioni tradotte in un'altra lingua o in un altro formato (ad esempio su audiocassetta, CD o in stampa a caratteri grandi) CONTATTATECI!

**ITALIAN**