

Debt and Financial Advice Contacts

When you are in debt, it's important to know which debts should be paid first. Knowing which debts should take priority can help you to keep your home. Its also important to understand what happens if you don't pay.

Housing Repair Assistance and Disabled Facilities Grants

Financial assistance is available to repair, insulate or to adapt your home to cater for a disabled resident. For more information please select one of the telephone numbers below;

Repair Assistance for Home Owners: 01480 388285

Disabled Facilities Grants run by the Cambs Home Improvement Agency: 01954 713347 or 01954 713330 or email hia@cambshia.org.uk

Cavity wall and loft insulation (Cozy Homes): 01480 388388

More information is available on all these subjects on our website: www.huntingdonshire.gov.uk

Luminus

If you are a Luminus tenant and you need assistance with either maximising your income through claiming benefits or if you require help with managing your debts, discussing your rent arrears, dealing with creditors or help with budgeting then contact the Revenues Department ask for your relevant Revenues Officer.

Telephone (South Team): 01480 428500

Telephone (North Team): 01480 428522

Website: www.luminus.org.uk

Priority Debts

Some debts are called priority debts because the consequences of not paying are so serious. Priority debts should be dealt with before your non-priority debts.

Priority debts include:

- mortgage repayments and loans secured on your home
- rent
- council tax
- fuel debts
- child support and maintenance payments
- TV licence payments
- Certain payments ordered by the courts.

If you don't pay a priority debt:

- You could go to prison if you don't pay your council tax, TV licence, taxes or magistrates court fines.
- you could lose your home through mortgage or rent arrears
- your gas or electricity supply could be cut off, or you may have to accept an expensive pre-payment meter instead.

Non-Priority Debts

Failing to pay non-priority debts is usually less serious than not paying a priority debt. However, your creditors (the people that you owe money to) may sue you for any money that you owe them. This could result in a County Court Judgement (CCJ) against you.

Non-priority debts include:

- store/catalogue cards
- credit card debts
- hire purchase (HP) agreements. You could lose belongings on hire purchase such as a car, furniture or other goods.
- mobile phone contracts, Sky TV contracts, etc.
- unsecured bank loans (loans that are not secured against your property)
- water bills
- loans from friends and family.

If a creditor gets a County Court Judgement against you and you don't keep to the terms of the court order - for example, you fail to pay a certain amount each month - your creditor can go back to court and apply to enforce the debt.

Depending on the amount of the debt and your circumstances, your creditors could ask the court to:

- make you bankrupt - if you are a homeowner, this could result in you losing your home, or
- send bailiffs to seize your non-essential goods.
- deduct straight from salary.

Getting help with your debt problems

IT IS NOT NECESSARY TO PAY A FEE FOR DEBT ADVICE, YOU SHOULD AVOID DOING THIS!

There are a number of free specialist debt advice organisations you can approach to get help with dealing with debts and managing your finances on a local and national level. The following is a list of such organisations that you may be able to approach for help.

Local:

Rural Cambs Citizens Advice Bureau

Free, confidential, impartial, independent advice to help resolve debt, benefit, employment, discrimination, housing, legal and family/relationship issues:

Telephone: 08442 451292 Monday to Friday 9.30 am - 3.30 pm

Email: enquiries.huntingdon@ruralcambscab.org.uk

Website: www.ruralcambscab.org.uk

Huntingdon Outreach - Town Hall, Market Hill, Huntingdon, Cambs, PE29 3PJ
By appointment only.

St. Neots Outreach - Community Rooms, St Marys CE Primary School, Wintringham Road, St. Neots, Cambs, PE19 1NX

By appointment only.

Huntingdonshire District Council

Local Taxation Section

General advice on council tax: including discounts, exemptions and payment arrangements to help those who may have problems.

Telephone: 01480 388030

Email: council.tax@huntingdonshire.gov.uk

Benefit Section

General advice on council tax support and housing benefit. Where appropriate we can consider discretionary housing payments to help those who do not get full benefit.

Telephone: 01480 388308

E-mail: benefit@huntingdonshire.gov.uk

Income Section

To make a payment arrangement on Sundry Debt (e.g.)

Housing Benefit Overpayments

Rent Deposit Loans

Parking fines

Telephone: 01480 388164

Email: income@huntingdonshire.gov.uk

Customer Service Centres

For face to face advice on council tax and benefits.

Phone for details or check the back of council tax bill.

Huntingdon: St Mary's Street

St Neots: Priory Centre

Ramsey: The Library, 25 Great Whyte (open Tuesday and Thursday)

Telephone: 01487 815213 for opening times.

Yaxley: Community Information Centre, Broadway Shopping Centre (open Wednesday and Friday). Telephone: 01733 247133 for opening times

HDC Website

www.huntingdonshire.gov.uk

Foodbanks

The Foodbanks are run by various churches within the Huntingdonshire area. The foodbanks can provide emergency food, sufficient to last three days, to people in a crisis situation who find themselves without food. All food given out by foodbanks is donated. Professionals from statutory and voluntary organisations (such as local authorities, doctors, health visitors, social workers, Citizens Advice Bureau staff, welfare officers, the police and probation officers) identify people in crisis and issue them with a foodbank voucher. Clients bring their voucher to a foodbank centre where it can be exchanged for three days supply of emergency food.

Godmanchester

Baptist Church, East Chadley Lane, Godmanchester, Huntingdon PE29 2BJ
Telephone: 01480 458565

Opening Times - Monday and Thursdays between 10.00 am and 2.00 pm. They are closed on bank holiday Mondays but open on Tuesdays following a bank holiday.

Email: foodbank@godmanchesterbaptist.org

St Neots

United Reformed Church

Opening Times: Tuesdays 10.00 am to 12.00 pm

Email: info@stneots.foodbank.org.uk

Telephone: 07599 903037

Eaton Socon

St Mary's Parish Church

Opening Times: Fridays 10.00 am to 12.00 pm

Telephone: 07599 903037

Email: info@stneots.foodbank.org.uk

St Ives

All Saints Church, Church Street, St Ives PE27 6DG

Opening Times: Tuesdays between 10.30 am and 12.00 pm

Fridays between 10.30 am and 12.00 pm

The Bridge Money Advice Centre

They offer confidential debt and general welfare advice at
The Bridge Church, 9 Cromwell Mews, Station Road, St Ives, PE27 5HJ
Telephone: 01480 498802
Email: barrychiesa@thebridgechurch.co.uk

The Beacon Money Advice Centre

They offer free confidential debt advice at
Bluntisham Baptist Church, High Street, Bluntisham.
Telephone: 07500 479160
Email: bmac@bluntishambaptist.org

Life Amidst Debt and Life After Debt (LAD)

They offer support and signposting to relevant organisations to enable individuals to cope with the traumatic and emotional side of and recovery from debt.

Their registered office is at The Maple Centre, 6 Oak Drive, Huntingdon PE29 7HN and they offer a debt advice drop in service on Mondays and Wednesdays from 10.00 am - 5.00 pm and on Fridays 1.30 pm - 5.00 pm.

They also have a drop in centre every Wednesday evening from 6.30 pm - 8.00 pm at Paines Mill Foyer, Phoenix Square, off Bedford Street, St Neots PE19 1HP. Home visits can also be arranged.

Telephone: 07768 681564 (9am-6pm)
01480 420611 (24 hour answering machine)

Email: lifeamidst.afterdebt@gmail.com

Website: <http://lifeafterdebt.weebly.com>

Huntingdon Area Money Advice (HAMA)

Huntingdon Area Money Advice is a free-of-charge, professional debt advice service, serving the Huntingdon Area - which includes Godmanchester, Brampton and many other surrounding villages.

They offer an impartial service and will work with you to put together a debt management plan, liaising with creditors.

HAMA is run by volunteers from local Christian churches and provide free budgeting and debt advice. Having its Centre in Huntingdon Community Church, it also offers counselling on the Oxmoor in the Maple Centre and in Godmanchester at the Baptist Church. A charity in its own right, HAMA is part of Community Money Advice, a national charity which enables churches and other organisations to start and operate a fully supported and regulated debt advice service.

Telephone: 01480 418866

Email: help@huntsmoneyadvice.co.uk

Website: www.huntsmoneyadvice.co.uk

National:

The Money Advice Service

They are not regulated by the Financial Conduct Authority so they can't give you a specific recommendation on whether a particular product is suitable for you. If you need regulated financial advice, you'll need to consult a professional financial adviser.

Telephone: 0300 500 5000*

Monday to Friday: 8am–8pm

Saturday: 9am–1pm

Sunday and Bank Holidays: closed

Email: enquiries@moneyadviceservice.org.uk

* Whatever tariff you are on, the cost of an 0300 number is the same as calling a normal phone number. If your calls are free, then it's free, even from mobiles.

Other useful contact details

Royal British Legion

You could be eligible for their assistance if you have served or are currently serving in the Armed Forces, or are a dependant of someone who has served. They can help with grants and loans for property repair, private sector rent deposits, vehicle repairs, respite breaks and much more.

Telephone (Local): 01480 478521

Telephone (National): 08457 725725 9.00 am - 4.00 pm Monday - Friday

Website: www.britishlegion.org.uk

The Soldiers, Sailors, Airmen and Families Association (SSAFA)

SSAFA Forces Help provides financial, practical and emotional assistance to anyone who is currently serving or has ever served in the Army, Navy or RAF, and their families.

SSAFA Forces Help Central Office, 4 St Dunstan's Hill, London, EC3R 8AD

Telephone: 0845 241 7141

(Lines are open Monday - Friday 10.30 am - 7.30 pm)

Website: www.ssafa.org.uk

Anglian Water Assistance Fund

The Anglian Water Assistance Fund (AWAF) has been set up to support customers in financial hardship. The fund can consider helping you if you are in debt with your water and/or sewerage charges to Anglian Water and you are a current domestic account holder of Anglian Water. The fund may be able to help you to clear arrears of domestic water and sewerage charges by offering a number of solutions. If you would like to apply for help you can download, print and complete an application form via the website or alternatively you can call to request an application form.

Telephone: 01733 421060

Website: www.anglianwater.co.uk/household/your-account/problems-paying/assistance

Pension Service

The Pension Service is part of the Department for Work and Pensions (DWP).

It provides its customers with pensions, benefits and retirement information. For more information and advice, or to make a claim if you are over the state pension age, phone the Pension Service.

Claiming your State Pension for the first time
Telephone: 0800 731 7898 (Monday to Friday, 8.00 am - 6.00 pm)

Enquiries about State Pension or to report a change of circumstance
Telephone: 08456 060 265 (Monday to Friday, 8.00 am - 6.00 pm)

Textphone: 0800 731 7339
Website: www.gov.uk/contact-pension-service

Debt Advice Foundation

Are a registered national debt advice and education charity offering free, confidential support and advice to anyone worried about loans, credit and debt. Because they are a debt charity, the advice they provide is impartial and based solely on what is best for you.

Telephone: 0800 043 4050
Website: www.debtadvicefoundation.org

National Debt Line Helpline

Providing free advice on how to deal with debt problems.
Freephone: 0808 808 4000
Website: www.nationaldebtline.co.uk
(Lines are open Monday to Friday 9.00 am - 9.00 pm,
Saturday 9.30 am-1.00 pm)

Payplan

Payplan offer free debt help and advice. They are funded by donations from the credit industry, but remain completely impartial and deal with creditors to find you a solution that is affordable and sustainable.

Telephone: 0800 2802816 or 0207 760 8980
(This number may be cheaper for mobile calls)
Website: www.payplan.com

Step Change Debt Charity (Formerly the Consumer Credit Counselling Service)

They have 20 years' experience of providing free debt advice, offering a range of services and solutions to suit every situation.

Freephone: 0800 138 1111
Website: www.stepchange.org

Maximising your income

Income Support, Employment and Support Allowance and Jobseekers Allowance:

For information and advice, or to make a new claim for benefit if you are under state pension age, contact jobcentre plus.

Telephone: 0800 055 6688

Textphone: 0800 023 4888

(Lines are open Monday to Friday 8am-6pm)

Nearest Job Centre Plus:

2-6 Hartford Road, Huntingdon, Cambridgeshire, PE29 3PB

Telephone: 0845 604 3719

Textphone: 0845 608 8551

Peterborough Benefit Centre Specific Benefit Telephone Numbers:

Jobseeker's Allowance - 0845 608 8603

Income Support - 0845 608 8603

Employment and Support Allowance - 0845 608 8603

Incapacity Benefit - 0845 608 8603

Social Fund - 0845 603 6967

Maternity Allowance - 0845 608 8610

(Lines are open Monday to Friday 8.00 am to 6.00 pm - lines are normally less busy before 9.00 am)

Bereavement benefits - 0845 608 8602

Industrial Injuries Disablement Benefit - 0845 603 1358

(Lines are open Monday to Friday 9.00 am to 5.00 pm)

Peterborough Benefit Centre Specific Benefit Textphone Numbers:

Jobseeker's Allowance - 0845 608 8551

Income Support - 0845 608 8551

Employment and Support Allowance - 0845 608 8551

Bereavement benefits - 0845 608 8551

Incapacity Benefit - 0845 608 8551

Social Fund - 0845 608 8553

Industrial Injuries Disablement Benefit - 0845 608 8551

Maternity Allowance - 0845 608 8553

Working Tax Credit and Child Tax Credit:

For more information about tax credits please contact HM Revenue and Customs

Telephone: 0345 300 3900

(Monday - Friday 8.00 am - 8.00 pm, Saturday 8.00 am - 4.00 pm

Closed Sundays, Christmas Day, Boxing Day and New Year's Day Saturday)

Textphone: 0345 300 3909

Website: www.hmrc.gov.uk/taxcredits

Child Benefit

For more information about child benefit please contact HM Revenue and Customs

Telephone: 0845 302 1444

(Monday - Friday 8.00 am - 8.00 pm, Saturday 8.00 am - 4.00 pm

Closed Sundays, Christmas Day, Boxing Day and New Year's Day Saturday)

Child Benefit Helpline: 0300 200 3100

Textphone: 0845 302 1474

Website: www.hmrc.gov.uk/childbenefit