



# Debt Advice Leaflet



INVESTOR IN PEOPLE

**Providing homes, supporting communities**

## **Are you struggling to pay your rent?**

We understand that it can be difficult to make ends meet, especially if you find yourself in debt. However, paying your rent must always be a priority.



There are many organisations that can assist you with debt advice and budgeting. This leaflet outlines a number of agencies that can provide you with support. We would encourage you to seek advice.

It's never a good idea to let arrears build up, because it can be a source of real stress and it's also a breach of your tenancy agreement that could lead to the loss of your home.

Resolving your debt issues can help to relieve mental health and stress related illnesses, reducing some of the pressures in your life as well as ensuring that you keep your tenancy.

**If you ever find that you're having difficulty paying your rent, please let us know immediately.**



### **Making a Payment Plan with the Association**

If you have outstanding debts with us, we are happy to discuss a payment plan so that you pay your rent and small regular payments towards your outstanding debt.

Please contact your Housing Officer at Hjaltrand Housing Association on 01595 694986 to discuss setting up an affordable payment plan. We can be flexible and will discuss the various ways of paying to see which option is best for you.

## Shetland Islands Citizens Advice Bureau

14 Market Street, Lerwick – 01595 69 4696

[sicab@shetland.org](mailto:sicab@shetland.org)



Shetland Islands Citizens Advice Bureau (SICAB) can give you support with your debt issues. They provide a range of advice and support including support with benefit advice, budgeting and helping you to agree payment plans with those you are in debt with.



Call for free debt advice on 0808 808 4000

Or visit [www.nationaldebtline.org](http://www.nationaldebtline.org)

National Debtline provides free, confidential and independent debt advice over the telephone and offers to send out written self – help materials. It is open Monday to Friday 9am – 8pm and on Saturday 9.30am – 1.00pm. Scottish calls are directed to staff who understand the Scottish Legal system. Callers can remain anonymous if they wish.

## The Money Advice Service

Tel: 0300 500 5000

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



### Who's the Money Advice Service for?

Everyone. No matter who you are, the right money advice can make a difference to your life – because when you take steps to manage your money better you really can live better. Less worry, more peace of mind.

## HHA Financial Inclusion Officer



We have a Financial Inclusion Officer who can assist you with advice about budgeting, sign post you to appropriate support and help to make sure you are claiming all the benefit you may be entitled to.

If you feel this service would be useful, please let us know and we will be happy to help.

You can call us on 01595 69 4986, email us at [mail@hjaltland.org](mailto:mail@hjaltland.org) or fill out a contact form on our website at [www.hjaltland.org.uk/contact](http://www.hjaltland.org.uk/contact)

## Legal action due to non-payment

It is important to remember that failure to pay your rent and outstanding debt can lead to legal action by The Association, up to and including eviction.

The Shetland Islands Council provides advice and assistance to those who are at risk of homelessness.

**Shetland Islands Council**

**Housing Service**

**Tel: 01595 744 360**

**[housing@shetland.gov.uk](mailto:housing@shetland.gov.uk)**

**If you are in debt, please speak to us before it's too late - we are  
here to help**