



# DEBT ADVICE

GETTING THE SUPPORT YOU NEED



REGISTERED AS A SCOTTISH CHARITY

## **ARE YOU STRUGGLING TO PAY YOUR RENT**

It is so important that you make arrangements to pay your rent and clear your debt with the Association. We understand that it can be difficult to make ends meet, especially if you find yourself in debt.

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. 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 retain your tenancy.

## **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 a small regular payment towards your outstanding debt.

Please contact a Housing Officer at Hjaltland Housing Association on 01595 694986 to discuss setting up a payment plan. There are various ways of paying and they will discuss the best option for you.

**PLEASE DO NOT IGNORE YOUR DEBT PROBLEMS, IT WILL ONLY GET WORSE  
SEEK HELP AND WE CAN HELP YOU REDUCE YOUR DEBT**



## THE NATIONAL DEBTLINE



**SHETLAND ISLANDS  
CITIZENS ADVICE BUREAU  
14 MARKET STREET  
LERWICK  
SHETLAND  
01595 694696  
SICAB@SHETLAND.ORG**

Shetland Islands Citizens Advice 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.

**THE NATIONAL DEBTLINE  
0808 808 4000**

Provides free, confidential and independent debt advice over the telephone and offers to send out written self-help materials. It is open from 9am to 9pm Monday to Friday and 9.30-1pm on Saturday. Scottish calls are directed to staff who understand the Scottish legal system. Callers can remain anonymous if they wish.

**THE MONEY ADVICE  
SERVICE  
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.

Give them a call or visit their website



## **HJALTLAND HOUSING ASSOCIATION OUTREACH WORKER**

The Association has an outreach worker who can assist you with advice about budgeting and agreeing a payment plan with the Association.

If you feel this service would be useful please contact Hjaltland on **01595 694986**.



## **SHETLAND ISLANDS COUNCIL HOUSING SERVICE 01595 744360**

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

It is important to remember that failure to pay your rent and outstanding debt can lead to legal action to evict you.

If you fail to come to an agreement with us to make regular payments, we would recommend that you make contact with the Council to discuss your housing options should we have to evict you for non-payment of rent.

**PLEASE TAKE ACTION TO  
RESOLVE YOUR DEBT.**

**WE WANT TO HELP YOU SO  
PLEASE CALL.**

**HJALTLAND HOUSING  
ASSOCIATION LTD  
2 HARBOUR STREET  
LERWICK  
SHETLAND  
ZE1 0LR  
01595 694986**

**FAX:01595 692229**  
Email: [mail@hjaltland.org](mailto:mail@hjaltland.org)  
[www.hjaltland.org](http://www.hjaltland.org)

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