

CONTACT INFORMATION

**Council Housing Services
Rents Arrears Team**
38 Cable Street
LANCASTER
LA1 1HH



01524 582929

@ : councilhousing@lancaster.gov.uk

Our office hours are 09.00 to 17.00 weekdays
(10.00 to 17.00 Wednesdays)

In an emergency please ring the Council's Emergency Call Centre,
which is open 24 hours a day, 365 days a year.



The number to call is 01524 67099

Calls may be recorded to help improve our standard of service and
accuracy of information.

This information can be made available in
large print, braille, audio and other
languages.

For further details please contact us on
(01524) 582929.



LANCASTER CITY COUNCIL
Promoting City, Coast & Countryside

PAYING RENT ARREARS AND OTHER DEBTS

HELP AND ADVICE



www.lancaster.gov.uk

Problems with Rent

If you have a problem with paying your rent, contact your rent arrears officer as soon as possible, who will make a repayment agreement with you, based on your income and expenditure that you should be able to afford. Contact details are given at the back of this leaflet.

IF YOU DO NOT PAY YOUR RENT YOU MAY LOSE YOUR HOME

Dealing with Debt

If you're struggling to pay your rent and/or you have other debt problems and you are finding it hard to cope, it's important to deal with the problem straight away – the longer you ignore your debts, the worse the situation becomes.

Priority debts

Priority debts are things such as rent, council tax, maintenance, payments ordered by the courts and energy bills: if you don't sort these out, there's a possibility you could lose your home or go to prison.

Work out a personal budget

To find out what debt repayments you can afford, work out a weekly or monthly budget to see what you need to live on. It's important to be realistic and honest with yourself.

Your budget will show how much money you can afford to commit to paying off your debts. Your budget may also show you where you can save money.

Your Arrears Officer can provide you with a personal budget sheet.

Where to get debt help and advice

Many organisations offer free, independent advice on debt problems, so you don't need to use companies that charge.

The organisations listed on the next page will give you free help and advice.

Lancaster Citizens Advice Bureau

87 King Street, Lancaster, LA1 1RH,
Tel: 0870 126 4035 (24 hr) or Fax: 01524 846447

	Drop-In	Appointments Only	Tel Advice
Monday	10:00 to 16:00	N/A	N/A
Tuesday	13:00 to 16:00	10:00 to 13:00	N/A
Wednesday	13:00 to 16:00	N/A	N/A
Thursday	10:00 to 13:00	13:00 to 16:00	13:00 to 15:45
Friday	10:00 to 13:00	N/A	N/A
Email:	enquiries@lancastercab.org		
Website:	www.lancastercab.org		

Morecambe Citizens Advice Bureau

87 – 89 Queen Street, Morecambe, LA4 5EN
Tel: 01524 400405 or 0870 126 4076 (24 hr) or Fax: 01524 400401

	Drop-In	Appointments Only
Monday	09:30 to 16:00	N/A
Tuesday	N/A	09:30 to 16:00
Wednesday	Closed	Closed
Thursday	09:30 to 16:00	N/A
Friday	N/A	09:30 to 16:00
Email:	post@morecambecab.cabnet.org.uk	
Website:	www.morecambecab.org.uk	

National Debtline

Is a national telephone help line for people with debt problems in Scotland, England and Wales. The specialist advice they give you over the telephone is backed up with written self-help materials which they can send out to you for free. They also provide a large number of fact sheets and a self help pack is available.

Their freephone number is: **0808 808 4000**

Website: www.nationaldebtline.co.uk

Consumer Credit Counselling Service

Is a charity that do not charge for their services, offering telephone advice, appointments and practical Debt Management Plans. Everything is free and confidential.

Freephone: 0800 138 1111 (Lines open 08:00 to 20:00)

Website: www.cccs.co.uk

Lancaster and Wyre Welfare Rights

Telephone advice sessions on 01524 37200

Monday	14:00 to 16:30
Tuesday	14:00 to 16:30
Wednesday	10:00 to 12.30
Thursday	14:00 to 16:30
Friday	14:00 to 16:30