

# CHAS CL - Independent Advice and Debt Counselling



CHAS CL (CHAS Central London) provides free debt advice and debt counselling to HFI tenants. It is a member of the Housing Law Practitioners' Association and campaigns on housing and homelessness issues.



## What can CHAS CL do?

- Assess your current problem in paying rent
- Identify priority debts, including money owed to HFI and agree an action plan
- Identify non-priority debts and agree an action plan
- Prepare a financial statement, help you budget and negotiate with your creditors
- Help you to maximise your welfare benefits
- Identify whether any other funding is available to help you with your debts
- Help you to restructure your finances, to ensure a long-term solution to your housing and debt problems
- If you have a problem we cannot help with, we will refer you to an agency we think can help.
- If your case requires it, CHAS CL can accompany you in court or at other hearings.

## Will the advice provided by CHAS CL help me?

CHAS CL has helped hundreds of residents to resolve outstanding issues and improve their financial positions. 75% of residents surveyed in December 2008 thought that the advice they had received from CHAS CL was good or very good.

The website at [www.chascl.org.uk](http://www.chascl.org.uk) includes a section on frequently asked questions.

## How do I contact CHAS CL?

Your Income Recovery Officer will refer you if they feel you can benefit from CHAS CL's expertise.

Alternatively you can call the CHAS CL Advice Line: **020 7723 5928** which is open Monday, Tuesday, Wednesday 10am – 1pm, 2pm – 5pm and Thursday 10am – 1pm. The office is closed Thursday pm and all day Friday for casework. If your call is not answered, you can leave a message and we will call you back. There is no drop-in service but if you need to see an adviser, an appointment will be offered and if you cannot come to the offices, we'll make alternative arrangements to visit you.

You can also contact CHAS CL by fax: 020 7723 1686 or email: [advice@chascl.org.uk](mailto:advice@chascl.org.uk).

**CHAS Central London**, Christ Church House, 19-20 Shroton Street, London NW1 6UG

## CHAS CL code of conduct

The service is confidential and CHAS CL will not share your information with anyone outside HFI. CHAS CL use anonymous case studies to publicise their work.

CHAS CL follows three principles when working with clients:

- Equality of opportunity for all
- Discrimination and intimidation are unacceptable
- Clients are treated with respect.

April 2009



This factsheet is about debt advice and debt counselling available to HFI tenants provided by CHAS CL. If you need a translation or more information in your own language, please contact your area housing office.

If you require this information in English recorded on tape or compact disc or in large print or Braille, please contact your area housing office.

এই তথ্য প এইচ এফ আই —এর ভাড়াটীদের জন সিএইচএসএল-র বিনামূল্যে ঋণ সং ৷ উপদেশ এবং পরামর্শ ৷ যদি আপনার অনুবাদের যোজন হয় বা আপনার নিজের ভাষায় আরও তথ্য পতে চান তাহলে অনু হ করে আপনার এরিয়া হাউসিং অফিসে যোগাযোগ করুন ৷ (Bengali)

Αυτό το φυλλάδιο παρέχει πληροφορίες για δωρεάν συμβουλές σχετικά με την αντιμετώπιση των χρεών που διατίθεται στους ενοίκους του HFI από την CHAS CL. Εάν χρειάζεστε μετάφραση ή περισσότερες πληροφορίες στη γλώσσα σας, παρακαλούμε να επικοινωνήσετε με το Στεγαστικό Γραφείο της Περιοχής σας. (Greek)

Esta ficha descritiva é sobre o aconselhamento gratuito e orientação com as dívidas disponível aos inquilinos da HFI prestado pelo CHAS CL. Se precisa de uma tradução ou mais informações no seu próprio idioma, por favor contacte o seu Gabinete de Habitação Local. (Portuguese)

Warqad-xaqiiqeedani waxay ku saabsan tahay talobixin dayn iyo kala talin dayn oo bilaash ah, oo ay heli karaan dadka kiraystayaasha u ah HFI, oo ay bixinayaan CHAS CL. Haddii aad u baahan tahay turjumaad qoraal ah ama warbixin dheeraad ah oo ku qoran luuqaddaada, fadlan la xidhiidh Xafiiska Guriyeynta ee Agagaarkaaga. (Somali)

Esta hoja informativa se trata del asesoramiento gratuito sobre la deuda disponible para los inquilinos de HFI que proporciona la entidad CHAS CL. Si necesita una traducción o más información en su propio idioma, por favor comuníquese con la Oficina de la Vivienda de su Área. (Spanish)

Bu bilgi-yaprağı CHAS CL tarafından tedarik edilmektedir ve HFI kiracıları için mevcut olan ücretsiz borç tavsiyesi ve borç danışmanlığı hizmetleriyle ilgilidir. Kendi dilinizde bir tercümesine veya konuyla ilgili daha fazla bilgiye ihtiyaç duyarsanız lütfen Bölge Konut Ofisine (Area Housing Office) başvurun. (Turkish)