

## CHAS CL provides free Independent Specialist Debt Advice

We will:

- Assess your current problem in paying rent, service charges or mortgage.
- Identify Priority debts including money owed to Metropolitan Home Ownership and agree an action plan.
- Identify Non-priority debts and agree an action plan with your creditors.
- Prepare a financial statement and assist you to budget and negotiate with your creditors.
- Help you to claim welfare benefits that you may be entitled to.
- Identify any other funding that may be available to assist you with your debts.
  
- We will provide clear and accurate information on your debt problems and help you work through them.
  
- We will 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 deal with, we will refer you to an agency we think may help.



## What you can expect from CHAS CL

- CHAS CL will provide good quality advice and information within a reasonable time scale.
- CHAS CL will offer you a polite and courteous welcome; a confidential service and an interview.
- We will work on your case until it is completed, or you give us instructions to the contrary.
- If your case requires it, CHAS CL's advisers can accompany you and represent you in court or at other hearings.

If you are not happy with any aspect of our service, you have a right to complain.

Please do not hesitate to take or ask for one of our complaint leaflets.

If you do not speak English as a first language we have access to translators and will be happy to arrange one.

Why not visit our website on: [www.chascl.org.uk](http://www.chascl.org.uk) which includes a section on Frequently asked questions on debt advice.



## Debt and Housing Advice Line 020 77235928

### Opening Hours

When the Advice line will be answered

**Monday, Tuesday, Wednesday**  
10.00 a.m. - 1.00 p.m.  
2.00 p.m. - 5.00 p.m.

**Thursday**  
10.00 a.m. - 1.00 p.m.

**The office is closed Thursday  
afternoon and Friday for  
casework**

**Interviews – by appointment  
only.**

- If we cannot take your call, you can leave a message on our answer-phone and we will return your call.
- If you need to see an adviser, we will offer an appointment as quickly as possible
- If you cannot come to our office, we will make alternative arrangements to visit you.

You can also fax us on  
020 7723 1686, or

E-mail us on:

[advice@chascl.org.uk](mailto:advice@chascl.org.uk)

Website: [www.chascl.org.uk](http://www.chascl.org.uk)



## CHAS CL operates a confidentiality policy

A copy is available on request

We sometimes use case studies to demonstrate or publicise our work.

However, all cases remain anonymous. Personal client information is never used.

We will never discuss your case with anyone outside CHAS CL unless we have your consent. We will never give information about you to anyone outside CHAS CL without your consent.

CHAS CL is working towards equality of opportunity and recognises that discrimination exists in many parts of our society. CHAS CL finds discrimination or intimidation of any kind unacceptable.

CHAS CL staff will treat clients with courtesy and respect.

CHAS CL reserves the right to refuse to advise those who, after warning, continue to use abusive language or behaviour.



## About CHAS CL

CHAS CL works to prevent homelessness, both by helping people who are homeless or badly housed, and by assisting the campaign to tackle the root causes of homelessness.

There are 11 CHAS Housing Advice Centres across the country offering advice, support and advocacy to anyone who is homeless, threatened with homelessness or living in unsuitable or bad housing.

CHAS CL is a member of the Housing Justice Alliance of Advice Agencies. Housing Justice's Policy and Education Team combines expertise in both housing policy and adult education to raise people's awareness of housing and homelessness and equip them to tackle the long-term causes of homelessness.

**CHAS CENTRAL LONDON**  
**Christ Church House**  
**19-20 Shroton Street**  
**London NW1 6UG**

Community  
Legal Service



**020 7723 5928**

Debt Advice and  
Counselling  
provided by  
CHAS CL  
for Shared Owners  
of Metropolitan  
Home Owners