



## Worried that you might lose your home?

If you are finding it difficult to  
pay your mortgage or rent then  
help is a **free phone** call away



Housing Debt Helpline Wales

**0800 107 1340**

Llinell Gymorth Dyledion Tai Cymru

The **Housing Debt Helpline Wales** offers support to home owners and those in rented property who are finding it difficult to meet their mortgage or rental payments.

The helpline is operated by the Consumer Credit Counselling Service, a registered charity whose purpose is to assist people who are in financial difficulty by providing **free, independent, impartial and realistic advice**. It has been funded by the Welsh Assembly Government and is supported by the Wales Co-operative Centre.

## Expert advice

Specially trained staff are available at the end of the phone to help you reach a realistic solution to your housing debt problems. The helpline counsellors have a thorough understanding of the requirements of people in debt and have helped thousands of people facing similar housing related debt problems.

## You're not alone

Housing related debt is an increasing problem. In the current economic climate more and more people are struggling to meet their mortgage and rental payments. It's important to realise that you are not alone and that support is available through the Housing Debt Helpline Wales.

## Don't ignore the problem

Ignoring the problem will make it worse. By picking up the phone you can begin to look at the options available and find a solution which is suitable for your circumstances.

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**I was never made to feel ashamed or embarrassed, only that there was a way out of this situation and that you were there to help whenever you could.\***

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**We feel for the first time in years we can see the light at the end of the tunnel, we see a future and we are getting our lives back on track.\***





**Now that I've got  
some advice I feel  
like I might be able  
to dig myself out  
of this hole.\***

## How the helpline works

Over the telephone, the helpline advisor will perform an immediate assessment of the situation ending in emergency help or the offer of a counselling appointment. Counsellors will conduct a full review of your situation followed by a recommendation. You will need to provide information such as details of your debt, assets, income and expenditure.

The helpline is available free of charge to those living in Wales. It is operated between 8.00am and 8.00pm Monday to Friday. For further information on the service visit **[www.housing-debt-helpline-wales.org](http://www.housing-debt-helpline-wales.org)** or call the



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Providing free, impartial, confidential and expert advice on housing related debt.

\*Testimonials have been provided by clients of the Consumer Credit Counselling Service.